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UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA – SAN JOSE DIVISION

IN RE YAHOO! INC. CUSTOMER DATA) No. 16-md-02752-LHK
SECURITY BREACH LITIGATION)
) OBJECTION OF ABSENT CLASS
) MEMBER AARON MILLER TO
) CLASS ACTION SETTLEMENT
)
) Date: April 2, 2020
) Time: 1:30 p.m.
) Courtroom: 8, 4 th Floor
) Judge: Hon. Lucy H. Koh
)

Comes now absent class member Aaron Miller and hereby objects to the proposed class settlement in this case. Objector Miller received the attached email from Yahoo at his email address notifying him that he was a class member. Aaron Miller has not objected to any class

1 action settlements within the past three (3) years. Aaron Miller is represented by counsel set forth
 2 below who do not intend on appearing at the fairness hearing. The reasons for Aaron Miller's
 3 objection are set forth below.

4 LEGAL STANDARD

5
 6 "[T]he district judge has a heavy duty to ensure that any settlement is 'fair,
 7 reasonable, and adequate' and that the fee awarded plaintiffs' counsel is entirely
 8 appropriate." *Piambino v. Bailey*, 757 F.2d 1112, 1139 (11th Cir. 1985) ("*Piambino II*").
 9 This duty is "akin to the high duty of care that the law requires of fiduciaries." *Figueroa v.*
 10 *Sharper Image Corp.*, 517 F. Supp. 2d 1292, 1320 (S.D. Fla. 2007) (quoting *Synfuel*
 11 *Techs., Inc. v. DHL Express (USA), Inc.*, 463 F.3d 646, 652 (7th Cir. 2006)). This judicial
 12 duty to protect the rights of the absent plaintiffs extends to the class certification decision,
 13 obliging district courts to conduct a "rigorous analysis" to ensure compliance with Rule 23
 14 certification prerequisites. *Wal-Mart Stores, Inc. v. Dukes*, 131 S. Ct. 2541, 2551 (2011).
 15 The burden of proving these prerequisites resides with certification proponents. *Valley*
 16 *Drug Co. v. Geneva Pharms., Inc.*, 350 F.3d 1181, 1187 (11th Cir. 2003). Aside from trial
 17 manageability concerns, that burden is no lighter for a settlement-only class certification.
 18 Rule 23(a) and (b)(3) requirements are "designed to protect absentees by blocking
 19 unwarranted or overbroad class definition" and "demand undiluted, even heightened
 20 attention in the settlement context." *Amchem Prods., Inc. v. Windsor*, 521 US. 591, 620
 21 (1997).

22 ARGUMENT

23 **I. The proposed Settlement should be denied because the majority of the class**
 24 **members are forced to accept credit and identity protection as the "benefit" of the**
 25

1 **settlement, without providing class members with the choice of a cash payout.**

2 The settlement makes clear that the class members do not have a choice and must
3 accept the offered “credit monitoring services,” as set forth on the website, instead of
4 selecting cash. (FAQS-17. “How Do I File a Claim for Credit Monitoring Services or
5 Alternative Compensation?”). Incredibly, class members are treated in a paternalistic
6 fashion in that the parties assume they “know what is best” for the class members and
7 refuse to pay them cash unless-and only if-the class members “verify that you already have
8 such protection for at least one year.” (Id.) Class members are required to already carry or
9 maintain credit monitoring in order to become eligible to receive the chance of receiving
10 One Hundred Dollars (\$100.00) (FAQS-12. “What if I Already Have Protection Against
11 Identity Theft and Fraud and I Don’t Want More?”).

12 Forcing class members to take “credit monitoring” or “identity protection” that they
13 do not want is not a settlement. Instead, this is nothing more than a vehicle for loading up
14 attorneys’ fees paid out by the Defendant in this case. Class Counsel touts the value of the
15 “credit monitoring”, claiming its worth \$14.95 per month for each class member (“The
16 actual value to class members is significant. The AllClear services have a monthly retail
17 value of \$14.95.” (Doc #416, p. 11, lines 12-13). However, AllClear service has not been
18 received well in past data breach class actions, and its business practices should be
19 scrutinized by this Court, as discussed further below.

20 Without questioning the actual value of AllClear’s credit monitoring, it makes
21 perfect sense to offer the class members the cash value of the two years worth of credit
22 monitoring, which is \$358.80 per class member. Not surprisingly, there is no discussion of
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1 this as an option for the class members. Indeed, the class is informed that even the \$100
2 they might receive is specious at best, as “[t]hat amount could decrease if the amount of all
3 valid claims exceeds the amount of the Settlement Fund . . .” (Id., FAQs-12). Class
4 Counsel leaves dangling the chance that the amount could actually increase to as high as
5 \$358.80- the supposed value of the credit protection offered to class members as their
6 “settlement.” (Id.)
7

8 The only guarantee made to class members is that they get questionable credit
9 monitoring from AllClear, and that Class Counsel will apply for a fee award of “no more
10 than \$ 30 Million, and costs and expenses of up to \$2.5 Million. “ (FAQs-8. “How will
11 Class Counsel Be Paid?”). Class Counsel is also silent with the deal made with AllClear,
12 and does not disclose such amount on the website, in a manner designed to inform the
13 class members.
14

15 The FAQs do not inform the class members that the “credit monitoring” is being
16 paid out of the settlement fund of \$117 Million. Instead, the FAQs lead the class member
17 to believe that it is just one of many benefits offered to the class from the Defendant and
18 that “credit monitoring services may be automatically extended to Settlement Class
19 Members for a period longer than two years if there are sufficient funds left in the
20 Settlement Fund.” (FAQs-11).
21

22 Class members need to read legal pleadings, particularly the Motion for Final
23 Approval filed on January 31, 2020 (Doc #414), if they want to understand how the deal
24 with Allclear works for the class members to determine whether this “credit monitoring” is
25 worthwhile. Class members are not automatically enrolled. The credit monitoring
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1 provision states as follows:

2 Two years of credit monitoring and identity theft
3 protection services from AllClear ID will also be provided
4 from the Settlement Fund, at a cost of \$24 million. S.A. 4.1,
5 4.7. Importantly, the Credit Monitoring Services are not
6 capped at any enrollment number; hence, if all 194 million
7 Class Members enroll, all will be covered for \$24 million-
8 shifting the rise of greater than historically anticipated
9 enrollment to the vendor rather than the settlement fund.
10 (Doc #414, p. 15, lines 20-25). So, the essence of the settlement is payment of \$24 Million
11 to AllClear ID, for the privilege of handling potentially each and every class members'
12 credit monitoring for two years- all 194 million class members. It is self-evident why the
13 parties chose not to simply enroll each and every class member without requiring the filing
14 of a claim. Essentially, Allclear would be handling the credit monitoring allegedly worth
15 payment of \$69,607,200,000.00 for a two year period, at \$358.80 for each and every class
16 member. Obviously, under these circumstances Allclear would be working for free, or
17 donating its credit protection. But the parties know that only 3% of class members
18 respond to emails concerning class action settlements, so the likelihood of many class
19 members responding in general is particularly abysmal. See FTC Staff Report, Consumers
20 and Class Actions: A Retrospective and Analysis of Settlement Campaigns, 11 (Sept.
21 2019).

22 Class Counsel decided to make receipt of the credit monitoring mandatory under
23 certain circumstance without any explanation to class members as to how the \$24 Million
24 was negotiated. For example, why not \$5 Million, or a scaled system that pays dollar for
25 dollar or a discount for each and every person who signs up for the "credit monitoring"
26 with a cap or limit on the amount paid out by Defendant. Why pay out \$24 Million
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1 Dollars for credit monitoring that doesn't actually provide any real benefits to the class
 2 members in the event that identity theft or fraud occurs? Class members receive the
 3 equivalent of hand-holding by Allclear, and nothing more:
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5 Recovering from fraud or identity theft is a time-
 6 consuming, costly affair for anyone going through it alone.
 7 Settlement Class Members who sign up for Credit Monitoring
 8 Services will receive access to Fraud Resolution Services
 9 through AllClear ID after the Settlement becomes final. Fraud
 10 Resolution Specialists will be available by telephone, e-mail,
 11 and mail to help you with important but time-consuming tasks
 such as placing fraud alerts with credit bureaus, disputing
 inaccurate information on your credit reports, scheduling calls
 with creditors and other service providers, and working with
 law enforcement and government agencies to dispute
 fraudulent information. . .

12 (FAQs-13. "Will The Settlement Help Me Deal With Identify Theft or Fraud if it
 13 Happens?"). Essentially, AllClear is available to perhaps guide or talk with class members
 14 if they have an issue. But what is all to clear is no effective assistance is offered if a class
 15 member is the victim of identity fraud or theft. AllClear is there just to talk with the
 16 consumers to 'help you' with "time consuming tasks." Indeed, such is the nature of the
 17 services rendered by AllClear, as discussed further below.
 18

19 Interestingly, the consumers who don't live in the United States, but instead live in
 20 Israel receive cash instead of the mandatory "credit monitoring" ("AllClear ID Credit
 21 Monitoring Services are not available to residents of Israel. However, if you are
 22 Settlement Class Member residing in Israel, you are eligible for Alternative
 23 Compensation"-FAQs-11). As set forth below, it is likely to be an advantage not to have
 24 to take on AllClear's "credit monitoring", given the multitude of consumer complaints
 25 concerning the monitoring that was provided in previous class action settlements
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1 concerning data breach cases. The majority of class members have to shoulder the burden
 2 of paying out cash to other class members for “alternative compensation” while they
 3 receive worthless credit monitoring.
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5 This Court should deny the proposed settlement until such time as the parties
 6 present a settlement in which the class members can be compensated in cash in the
 7 guaranteed amount of \$358.80 per class member, with the alternative choice of “credit
 8 monitoring.”
 9

10 **II. This Court should reject the proposed Settlement, because the Credit**
 11 **Monitoring, which is the primary benefit that most class members are eligible to**
 12 **receive is administered by AllClear ID, which is ineffective and subject to numerous**
 13 **consumer complaints.**

14 Complaints have been made to the Better Business Bureau where AllClear is
 15 located. Some of these complaints stem from AllClear’s handling of billing of customers
 16 (class members) without their authorization, and failure to remedy the billing situation in a
 17 timely manner:

18 They billed me without notifying me, and you cannot get to
 19 talk to the billing department until they call you in three
 20 business days. So I am not able to cancel the service. They
 21 also have two accounts open in my name and I was unable to
 22 clear it up. . . I called them to resolve this, but the people I
 23 spoke with said there was nothing they could do.

24 (Exh 1; Better Business Bureau- AllClear ID Complaints, dated 9/21/2018). Other
 25 complaints involve money either incorrectly withdrawn by AllClear, or not posted to the
 26 account. (Exh 1, BBB, 2/19/2018; 11/14/2018).

27 Many consumers have been linked to AllClear ID due to other class action
 28 settlements, and have had less than glowing reviews as to the usefulness of the “product”

1 they peddle to members of the class, as noted by a class member from a Delta Airlines data
2 breach filed with the Better Business Bureau on June 22, 2018, alleging “Their registration
3 process never worked and I found their services useless.” (Exh 1). This same complaining
4 class member was unable to have her account information deleted from AllClear, and
5 found the company to have acted unprofessionally. Id. Incredibly, AllClear refused her
6 request to delete her information from their system as “we have been unable to reach her”
7 and that due to AllClear’s “stringent privacy policy” they needed to speak with her before
8 deleting her information, in order to “authenticate her account” that she wanted to close.
9 (Exh 1, response dated July 5, 2018). And that’s how AllClear treats people who just want
10 to be left alone and deleted from their database.

11
12 It seems that AllClear is not the solution, but yet another problem created by what
13 we can assume is well intentioned class counsel under the mistaken impression this
14 company ‘helps’ class members.

15
16 Another class member on May 3, 2018 was dismayed to learn that AllClear’s
17 response to the member being turned in to collections and taking a “hit” on their credit
18 who was not alerted to problems with his account was simply told that “it was an error on
19 our end, you know, technology has a mind of its own.” This class member reported that
20 his “credit has been ruined due to an incident I knew nothing about and now I can’t get a
21 mortgage at a decent rate.” (Exh 1, BBB). Disturbingly, the class member complains that
22 despite AllClear admitting it made a mistake, it only “offered 30 days of free coverage for
23 a service that clearly does not work” Id. AllClear did nothing to restore the class
24 member’s credit, and the class member warns “not to waste their time or money with this
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1 worthless company.” Id.

2 Other occasions, it is simply the mind-numbing ineptitude displayed by AllClear
3 concerning the operation of its phone and computer system as demonstrated in this brief
4 complaint filed on February 9, 2018:

6 All clear contacts my phone numbers _____ & _____ every
7 day informing me that there is an alert on my credit. I when I
call there (sic) 855 number, there are no alerts.

8 (Exh 1, BBB). While not jeopardizing a class member’s credit rating, or idling while fraud
9 is occurring, at minimum AllClear is just unhelpful, and an irritant in the daily lives of
10 class members they claim to assist. In many instances, it is questionable as to whether or
11 not AllClear is honest in their responses posted with the Better Business Bureau (Exh 1).

13 For example, a deaf veteran complained on October 11, 2017 that he was receiving
14 services from AllClear that he did not want, and wished to have cancelled immediately.
15 However, AllClear refused, claiming that the consumer would have to call AllClear, even
16 though he could not communicate by phone (Exh 1, BBB). Oddly, on November 6, 2017,
17 AllClear alleges it “reached out” to the consumer and “resolved his concerns” and that this
18 deaf consumer decided not to cancel his account, and that he “thanked us.” Id. Notable,
19 AllClear does not explain how they made this communication, or managed this
20 communication with the subject who was deaf.

23 On these complaints alone, the integrity and efficacy of AllClear’s “credit
24 protection” is called into question. Again, at minimum, AllClear is simply not providing
25 the service they claim to provide, and at worst are actually culpable for the breach of its
26 “credit protection” offered to consumers and class members.
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1 Other consumers express concern with not only the delivery of the services, but the
2 quality thereof:

3
4 One of the biggest concerns is about how, compared to
5 other services, Allclear ID is not as comprehensive in its
6 monitoring. It only monitors basic credit information and does
7 not look at public records, medical insurance information,
8 criminal records, or sex offender registries. Therefore, it does
9 not protect against all types of identity theft, nor will it be
10 helpful in all circumstances.

11 (Exh 2, AllClear ID Review- Is it Legit?, p. 2). At minimum, AllClear does not deliver the
12 scope of services that most class members would anticipate. Furthermore, the reviews
13 show that for the \$15 a month charge, that “one would generally expect a little more than
14 what they offer.” Id. Instead, a \$10.00 a month Lifelock package offers more to the class
15 member than the \$15.00 package offered by AllClear. Id. at p.5. Another competitor,
16 Identity Guard, was recommended over AllClear at \$5.00 a month less. Id. It is quite
17 apparent that AllClear may not be the best choice for handling class members protection
18 services for identity theft and fraud.

19 Multiple complaints are found on BestCompany.com. The best reviews show that
20 AllClear is “slow” at notifying past class members of concerns, often weeks after the
21 event. (Exh 3, BestCompany Reviews AllClear, Amy and Alyssa Boren, October 9th and
22 7th 2019). Other reviewers were not so generous, stating “Do not use ALLCLEAR” and
23 that it is a “scam” and that “the only thing clear about it is not to join this company!
24 You’re ALL CLEARly wasting your time and your money!” (Exh. 3, Linda Lee Leder-
25 Yates, March 13, 2019). Another reviewer gave AllClear one “star” and stated that “wish
26 the number were lower.” (Id., Bert May 29, 2019). Dissatisfaction is abundant with
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1 AllClear, and many consumers discuss that they received AllClear because of a data
 2 breach (Exh 3, p. 4). Consumers even report that they don't trust AllClear to have their
 3 confidential information, such as CZM on March 29, 2019 (Exh 3, p. 4-("I really don't
 4 want them to have my SS# or any information.")). Or, in the words of another unhappy
 5 class member:

7 The fact that the US Govt contracted with these idiots should
 8 be investigated. It was free to me due to a data breach at my
 9 agency another non-quality beltway bandit outfit!"

10 according to Paul on February 5, 2018 (Exh. 3, p. 4). Or Jackie Murray on February 9,
 11 2017 who felt compelled to complain that AllClear contacted her 4 months after someone
 12 opened a credit card account in her name, stating "How is this going to help me?" (Exh-3,
 13 p. 5). Then there is Andy, who on August 17, 2017 describes AllClear as "Worthless",
 14 after learning that someone applied for a credit card in his name in California even though
 15 he lives in Texas- and AllClear didn't raise an alert or flag the transaction. Instead, he
 16 learned of the fraud by his credit card company sending a confirming letter to his address
 17 in Texas (Exh-3, p. 4-5).

20 Exhibit 3 contains approximately fifty (50) complaints, dating from 2019 back
 21 through 2015. They are primarily negative reviews, disclosing that AllClear was provided
 22 to the consumer as part of a databreach settlement. To discuss each and every one in this
 23 pleading would be redundant, and involve easily another twenty pages of briefing. The
 24 majority of the reviews discuss the lack of competency of the personnel at AllClear, and
 25 numerous references that it is a "scam." The more benign reviews simply complain of
 26 information provided well after the fact, that is untimely and unhelpful to the consumer.
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1 None of these reviews supports appointment of AllClear to receive 24 Million Dollars of
2 the Settlement Fund.

3 Exhibits 4 and 5 are attached and incorporated herein and contain additional
4 complaints found on the website for BestCompany.com, and should be reviewed and
5 considered by this Court before determining whether or not class members should be
6 subjected to the “services” of AllClear ID, yet again for a data breach. Exhibits 4 and 5
7 each contain approximately another sixty-five (65) complaints, making the total number of
8 negative complaints against AllClear numbering approximately 115 on the
9 BestCompany.com website.

10 Because of the vast number of complaints concerning AllClear’s services, this
11 Court should require that class counsel find another suitable vendor that can
12 provide/deliver the services for the class members, and disclose to the court and the class
13 members those vendors that would be appropriate, and the screening criteria used in order
14 to avoid this particular problem in the future.

15 **III. The Attorneys’ fees award should be reduced to reflect the actual value of the**
16 **settlement to the class members which, for the majority of the class, consists of**
17 **ineffective, or unhelpful credit monitoring by AllClear ID.**

18 Counsel seeks fees of 25.5 percent of the common fund, or \$30 Million. Much of
19 the fee is linked to the provision of credit monitoring services that are clearly ineffective as
20 past complaints have revealed. Even the lodestar submitted (\$16,518.130, and 1,500
21 “future hours” at \$753,862) cannot justify the paltry benefits provided to the class here
22 (Doc 416, p. 27). Class Counsel justifies the 25.5% as being the “benchmark” in this
23 circuit but acknowledged that the court can make a downward departure from the
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1 benchmark. (Doc #416, p. 7). Nothing in this case justifies the windfall of \$30 Million
2 Dollars, while the bulk of the class members who bother to file a claim receive ineffective
3 “credit monitoring”. Because of economies of scale, a reasonable fee award should utilize
4 sliding scale percentage to prevent a windfall for plaintiffs’ attorneys at the expense of the
5 class. *See, e.g., Wal-Mart Stores, Inc. v. Visa U.S.A., Inc.*, 396 F.3d 96, 122 (2d Cir. 2005).
6 “It is generally not 150 times more difficult to prepare, try and settle a \$150 million case
7 than it is to try a \$1 million case.” *In re NASDAQ Market-Makers Antitrust Litig.*, 187
8 F.R.D. 465, 486 (S.D.N.Y. 1998). “The existence of a scaling effect—the fee percent
9 decreases as class recovery increases—is central to justifying aggregate litigation such as
10 class actions. Plaintiffs’ ability to aggregate into classes that reduce the percentage of
11 recovery devoted to fees should be a hallmark of a well-functioning class action system.”
12 Theodore Eisenberg & Geoffrey P. Miller, *Attorney Fees and Expenses in Class Action*
13 *Settlements: 1993–2008*, 7 J. EMPIRICAL LEGAL STUD. 248, 263 (2010). Here, class
14 counsels’ fees are cutting into the class recovery. After deducting the \$30 Million in fees,
15 and another \$24 Million in payment to AllClear to provide “credit monitoring,” the
16 available cash on hand to actually pay class members is reduced to \$63 Million. With
17 costs of administration, this amount likely decreases right back to where the parties were
18 when they sought certification of this action at \$50 Million before the Court instructed the
19 parties to go back and do it again. (See Motion for Preliminary Approval). This
20 settlement is almost the same settlement previously rejected by the Court, but with more
21 attorneys’ fees paid. Class counsel makes the claim that “non-monetary relief” has an
22 added value of \$306 Million, allegedly creating a common fund of \$423.5 Million, and
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1 then claims the requested fee of \$30 Million is only 7% of such amount (Doc 416, p. 11).
2 The additional \$306 Million is money Defendant is spending to make it competitive, and
3 to continue to function after the data breach. Class Counsel should not be able to use
4 Defendant's decision to upgrade its resources and product as a basis to establish attorney's
5 fees. These cash outlays by Defendant benefit the Defendant- not the class member, and
6 therefore cannot be a basis for attorneys' fees. *See e.g., Twigg v. Sears, Roebuck & Co.*,
7 153 F.3d 1222, 1226-29 (11th Cir. 1998); *n re Baby Prods. Antitrust Litig.*, 708 F.3d 163,
8 170 (3d Cir. 2013).
9

11 Moreover, the value of the "credit monitoring" is vastly overstated, and is
12 considered "compensation in kind." As such "compensation in kind is worth less than cash
13 of the same nominal value." *In re Mexico Money Transfer Litig.*, 267 F.3d 743, 748 (7th
14 Cir. 2001). Indeed, the \$117 Million covers the "costs" of credit monitoring. But the "the
15 standard [under Rule 23] is not how much money a company spends on purported benefits,
16 but the value of those benefits to the class." *In re Bluetooth Headset Prods. Liab. Litig.*,
17 654 F.3d 935, 944 (9th Cir. 2011) Importantly, it is unclear if it is the Defendant who made
18 the contract with Allclear for the \$24 Million payment or class counsel or perhaps both.
19 The actual value to class members is not equal to the \$358.80 "retail price" that class
20 counsel estimates. *See, e.g., In re Anthem Inc. Data Breach Litig.*, 2018 WL 3960068, at
21 *7 (N.D. Cal. Aug. 17, 2018) (rejecting "retail price" for valuing nonmonetary credit
22 monitoring). Instead, the actual value is likely no more than \$5, as described above.
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26 Class Counsels' fees should be reduced to reflect that most class members will
27 receive inadequate credit monitoring or, in the alternative, a cash payment likely to be just
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1 pennies on the dollar of the amount reflected in the notice. In addition, attorneys' fees
2 should only be based upon the actual value of the credit monitoring services which is
3 significantly less than the retail amount touted in the settlement.
4

5 **CONCLUSION**

6 For the foregoing reasons, the proposed settlement should be rejected.
7

8
9 Respectfully submitted,

10 /s/ Steve A. Miller

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Attorneys for Objector Aaron Miller

CERTIFICATE OF SERVICE

A copy of the foregoing has been served upon all parties by operation of the Court's electronic filing system this 6th day of March, 2020.

_____/s/ Steve A. Miller_____

I received the attached email notice from Yahoo at my email address wellwithinwonder@gmail.com notifying me that I am a class member. I authorize the objection being filed on my behalf.

A handwritten signature in black ink, appearing to read "Aaron Miller". The signature is fluid and cursive, with a long horizontal stroke at the end.

Aaron Miller
655 W. Irving Park Rd.
Chicago, IL 60613

From: Yahoo <info@service.comms.yahoo.net>

Date: January 30, 2020 at 9:13:45 AM MST

To: wellwithinwonder@gmail.com

Subject: Yahoo Security Breach Proposed Settlement

Reply-To: "noreply@service.comms.yahoo.net" <noreply-HP2v40000016ff73ac952884aba6e966f4650238@service.comms.yahoo.net>



This is a reminder of the Yahoo Data Breach Settlement. If you previously filed a claim, please do not file an additional claim.

**If you had a Yahoo account anytime in 2012 through 2016,
a pending class action settlement may affect you.**

A Class Action Settlement has been proposed in litigation against Yahoo! Inc. ("Yahoo") and Aabaco Small Business, LLC (together, called "Defendants" in this notice), relating to data breaches (malicious actors got into system and personal data was taken) occurring in 2013 through 2016, as well as to data security intrusions (malicious actors got into system but no data appears to have been taken) occurring in early 2012 (collectively, the "Data Breaches").

- **2012 Data Security Intrusions:** From at least January through April 2012, at least two different malicious actors accessed Yahoo's internal systems. The available evidence, however, does not reveal that user credentials, email accounts, or the contents of emails were taken out of Yahoo's systems.

- **2013 Data Breach:** In August 2013, malicious actors were able to gain access to Yahoo's user database and took records for all existing Yahoo accounts—approximately three billion accounts worldwide. The records taken included the names, email addresses, telephone numbers, birth dates, passwords, and security questions and answers of Yahoo account holders. As a result, the actors may have also gained access to the contents of breached Yahoo accounts and, thus, any private information contained within users' emails, calendars, and contacts.
- **2014 Data Breach:** In November 2014, malicious actors were able to gain access to Yahoo's user database and take records of approximately 500 million user accounts worldwide. The records taken included the names, email addresses, telephone numbers, birth dates, passwords, and security questions and answers of Yahoo account holders, and, as a result, the actors may have also gained access to the contents of breached Yahoo accounts, and thus, any private information contained within users' emails, calendars, and contacts.
- **2015 and 2016 Data Breach:** From 2015 to September 2016, malicious actors were able to use cookies instead of a password to gain access into approximately 32 million Yahoo email accounts.

Plaintiffs claim that Defendants failed to adequately protect their Personal Information and that they were injured as a result. Defendants deny any wrongdoing, and no court has made any ruling in these matters.

Who's Included? If you received a Notice about the Data Breaches, or if you had a Yahoo account at any time between January 1, 2012 and December 31, 2016, and are a resident of the United States or Israel, you are a "Settlement Class Member."

What does the Settlement provide? Yahoo has enhanced, or, through its successor in interest, Oath Holdings Inc. ("Oath"), continues to enhance security of its customers' Personal Information stored on its databases. Defendants will also pay for a Settlement Fund of \$117,500,000. The Settlement Fund will provide: a minimum of two years of Credit Monitoring Services to protect Settlement Class Members from future harm, or Alternative Compensation instead of credit monitoring for Class Members who already have Credit Monitoring Services (subject to verification and documentation); Out-of-Pocket Costs for losses related to the Data Breaches; and reimbursement of some costs for those who paid for Yahoo premium or small business services. The Settlement Fund will also be used to pay for attorneys' fees, costs, and expenses, and Service Awards for the Settlement Class Representatives. These are only a summary of the benefits. For complete information, dates, and details on the benefits, visit the Settlement Website www.YahooDataBreachSettlement.com.

What are my options? In order to receive any benefits, you must file a claim online or by mail by **July 20, 2020**. If you want to keep your right to sue the Defendants yourself, you must exclude yourself from the Settlement Class by **March 6, 2020**. If you exclude yourself you will not receive any credit monitoring or monetary relief

Case 5:16-md-02752-LHK Document 432 Filed 03/06/20 Page 20 of 68
from the Settlement. If you stay in the Settlement Class, you may object to the Settlement, and/or the amount of attorneys' fees, costs, and expenses, and/or the amount of Class Representative Service Awards by **March 6, 2020**. If you do nothing, you will not receive any credit monitoring or monetary benefits but you will still be bound by the Court's decisions. Complete information and instructions on Filing a Claim, excluding oneself from the Settlement, or Objecting are available on the Settlement Website at www.YahooDataBreachSettlement.com.

The Court has scheduled a hearing in this case at **1:30 pm on April 2, 2020**, in Courtroom 8 of the U.S Courthouse, [280 South 1st Street, 4th Floor, San Jose, CA 95113](#), to consider: whether to approve the Settlement; any objections; a request for Class Representatives' Service Awards; and attorneys' fees, costs, and expenses for investigating the facts, litigating the case, and negotiating the settlement. The motion for attorney fees, costs, and expenses will be posted on the date it is filed or as quickly thereafter as practicable. You may ask to appear at the hearing but you do not have to.

This is only a summary. For complete information and to file a claim for benefits, visit the Settlement Website, www.YahooDataBreachSettlement.com, email info@YahooDataBreachSettlement.com or call **844-702-2788** (1-80-9344112 for residents of Israel).

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Better Business Bureau®

[Home](#) > [Texas](#) > [Austin](#) > [Identity Theft Protection](#) > [AllClear ID](#) > Complaints

« Complaints

Complaints



AllClear ID

Austin, TX 78701-2482
<http://www.allclearid.com>
 (855) 434-8077

Complaint Type: Problems with Product/Service **Status:** Resolved

03/09/2019

Began rec'ing emails from this company about a week ago. EVERY DAY. Everyday alerting me to the fact that everything looks good with my protection. i NEVER signed up for this service and do not understand why I suddenly began getting reports from them. If it is due to a third party business that signed me up for this service do to a cyber security breach...then I wish to know exactly which business signed me up for this on behalf of its customers. Usually the customers are provided with a link from the company which suffered the breach and the customers are required to complete the sign up process if they wish to utilize the monitoring service being paid for by the party who suffered the breach. I want to know WHY I suddenly began rec'ing a 'monthly report' EVERY dAY for something I was not aware I was even signed up for! I need an explanation. If this has not been the doing of a major cooperation or business that suffered a security breach , then I want this ceased IMMEDIATELY! I also want all of my data cleared from their data bases!



Response

03/14/2019

Support Supervisor *** reached out to ***** and resolved her concerns. *** reviewed how she has our services and why she received multiple emails from AllClear ID. ***** opted to stay in the service at this time.

Customer Response

03/14/2019

Leave a message



Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID *****, and find that this resolution is satisfactory to me.

Regards,

**** *

Complaint Type: Problems with Product/Service **Status:** Resolved

02/15/2019

On February 14, 2019, I received an email from ***** stating my "Monthly report" No Suspicious Activity Found. Dear *****, None of your personal information was detected last month through the Identity Theft Monitoring service. If we find any activity in the future, you will be alerted by a phone call. I don't know who these people are, nor do I subscribe or pay for their services. I responded to their email asking why they emailed me if I am NOT their customer, furthermore, I contacted AllClear ID thru Facebook messenger with the same message and they have not responded to either one.



Response

02/15/2019

Hello,

Support Supervisor ***** reached out to Mr. ***** and resolved his concerns about the email he received. ***** apologized for the inconvenience this caused, reviewed how he obtained our services and assisted with cancelling his account. Mr. ***** account was also submitted to have all his personal information removed from our systems. Please feel free to reach out to us if any future concerns arise.

Sincerely,

**** *

***** *

***** *

Customer Response

02/18/2019

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID *****, and find that this resolution is satisfactory to me.

Regards,

**** *

Complaint Type: Billing/Collection Issues **Status:** Answered

11/14/2018

I had 2 years free fraud protection, through my medical company. Due to the fact my information may have been compromised. All clear i d emailed me to let me know that my two years of free service will be up November 30th 2018. They gave me a deal to pay \$102 for the year, starting December first 2018. Instead they took the money the next day having checks bounce now and they wouldn't return my money. I now have my bank trying to collect my money, and trying to redeem myself to the people I sent checks to. I want nothing ever to do with this company. I am still free until November 30th why would they take my money early? And have checks bouncing in my account.



Response

11/26/2018

AllClear ID reached out to Ms. ***** to address her concerns around the renewal of her identity protection coverage on November 14 and 16, 2018 after Ms. ***** contacted our call center. After reviewing the call and the information the agent provided Ms. ***** , AllClear realized that incorrect information was conveyed to Ms. ***** around billing expectations. The agent stated the account would not be billed until the new subscription started in December. This is incorrect. Once a new subscription is added to an account, it will be billed within 3 to 5 business days. We have coached the agent to ensure this does not reoccur in the future.

When we spoke with Ms. ***** , we apologized for her experience. We have refunded Ms. *****'s account. The refund was processed on November 16. On November 21, AllClear Supervisor ***** reached out one last time to ensure that Ms. ***** knew to expect a refund. ***** also offered a free year of service due to the error. A voice mail was left with the Ms. ***** with a direct line to speak to an AllClear senior agent who is aware of the issue and can process the free year of service.

We consider this matter resolved and we would be glad to honor our offer to Ms. ***** of the free year of service if she is interested.

Please let me know if you have any additional questions.

Sincerely,

**** *****

Support Readiness Manager

EMAIL *****

OFFICE *****

Complaint Type: Problems with Product/Service **Status:** Resolved

09/21/2018

They billed me without notifying me, and you cannot get to talk to the billing department until they call you in three business days. So I am not able to cancel the service. They also have two accounts open in my name and I was unable to clear it up. Furthermore they did not notify me when my credit was used to open accounts as they are supposed to, even when it is I who is opening the account. So the service is unreliable because if it were not me who is opening the accounts, I would not have been notified. I called them to resolve this, but the people I spoke with said there was nothing they could do.

Complaint Type: Problems with Product/Service **Status:** Answered

06/22/2018

I received a subscription to AllClear through Delta Airlines due to a data breach. Their registration process never worked and I found their services useless. I contact the company on 6/22/2018 to have my account deleted and my information removed from their database. First off my call was answered in a very unprofessional manner, by someone who remained silent on the line for about 30 seconds, and then proceeded to just say hello, instead of identifying the business I was calling. After repeatedly repeating my information and my request, spending over 30 minutes on hold, not only did she not know how to remove my information, she apparently also could not find



Response

07/05/2018

Hello,

*In regards to Ms. *****'s previous interactions with our support team, we apologize for the service she experienced and have conducted coaching as well as additional training to ensure this behavior does not happen again.*

*We reached out to Ms. ***** on 6/22, 6/25, 6/26 and 6/27 to address her concerns regarding removing her information from AllClear ID's systems. Unfortunately, we have been unable to reach her. Due to our stringent privacy policy, we must verbally speak to Ms. ***** to authenticate her account. Once this is complete, we will have the account cancelled and her information purged from AllClear ID's system. To complete the cancellation process, Ms. ***** can reach Support Supervisor *** directly at *****.*

Sincerely,

**** *

Support Readiness Manager

Complaint Type: Problems with Product/Service **Status:** Answered

05/03/2018

Bottom Line Up Front: Allclear did not alert me and had no idea that I was turned into collections and that my credit score had taken a significant hit. Not until after I called them and informed them of the issue did they have any awareness of it. The representative I spoke with at first assured me that they would help me fix my credit and would "take care of me." Much to my dismay, the "Investigator" briefly looked into, literally said "it was an error on our end, you know, technology has a mind of its own." She offered a very insincere apology and that was it. I pressed her further, hoping for the first guy's promise to come true, and I reminded her that it was Allclear's job to inform me of negative impacts on my credit, not the other way around, which is how it happened and that I wanted help. After a brief hold for her to speak with her supervisor, she came back and offered 30 days of free coverage for a service that clearly does not work and that was it because it was not fraudulent activity - - despite their admitted failure to alert me. Allclear failed to protect me or my credit and takes no responsibility, aside from admitting their error; yet nothing to help restore my credit. I am beyond disappointed in them given their pledge of taking care of customers, yet so egregiously failing to do so and offering no real help. How is 30 days free coverage of a service that does not work and has already failed me supposed to be of any value to me? Honestly, I found this offer (their response) offensive, which exacerbated the need for this complaint. My credit has been ruined due to an incident I knew nothing about and now I can't get a mortgage at a decent rate. I remained a client of Allclear's in order to prevent this exact kind of mishap from happening, and they blatantly failed and even admitted it. I implore everyone, especially Veterans, not to waste their time or money with this worthless company. I



Response

05/10/2018

Hello,

Our Supervisor J***** reached out to Mr. H*** and addressed his concerns regarding the credit monitoring service. We reviewed how the service works, what does and does not trigger a new alert, and why this was not reported as a new credit monitoring alert. Mr. H*** was satisfied with the information provided and should any further concerns arise can reach out to J*****.

Sincerely,

A*** C*****

Support Readiness Manager

Complaint Type: Billing/Collection Issues **Status:** Resolved

02/19/2018

Account renewal check mailed to All Clear ID on 1/31/18. Several follow up calls made to company thereafter to account for check. Check was received by company on 2/7/18; Check Number **** in the amount of \$358.20. From 2/7/18 to the date of this complaint, 2/19/18, this check has not posted or cleared my bank - PNC Bank, Centerville, Ohio. Repeated calls and e-mails to All Clear ID have yielded no positive responses, regarding the status of my check. I was told on 5 to 6 occasions that customers are not allowed to be transferred to Billing Office of All Clear ID, and that someone will call me, which, from then to now as not occurred. Responses to my repeated e-mails asking about the status & whereabouts of my personal check have gone unreturned with no responses. As of this writing, my personal check still has not been posted and cleared through my bank, and another call placed to All Clear ID this morning, asking for Billing to call me has garnered no response.

Customer Response

02/23/2018

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID *****, and find that this resolution is satisfactory to me.

Per above-mentioned complaint, there has been successful resolution to this matter and this case can be closed, as completed.

Yesterday, Wednesday, February 21st, 2018, my check *** in the amount of \$358.20 did post to my bank here in Centerville, Ohio. I again called my bank this morning and they did confirm check received and cleared, thus All Clear ID finished this transaction, per my request.

Ms. *****, thank you so much for your assistance in this matter. I don't believe at this time that this matter would have been resolved successfully without you/BBB - Austin, Texas! Thank you, again!

Please proceed with closing Complaint ID: *****, as resolved.

Regards,

**** *

Complaint Type: Problems with Product/Service **Status:** Answered

02/09/2018

All clear contacts my phone numbers (*****) & (*****) every day informing me that there is an alert on my credit. When i call there 855 number, there are no alerts.



Response

02/16/2018

In regards to Ms. *****'s concerns, we have resolved the issue regarding the multiple calls she was receiving on her account. Ms. ***** spoke to customer support on 2/10/18 and reviewed the alert we were reaching out about. She will not receive another call in regards to this issue. A support supervisor made multiple attempts to reach out to Ms. ***** to address this complaint and any other concerns she has but has been unsuccessful in reaching her. If there are any additional concerns or questions, please call our support number at ***** or email support at *****.

Sincerely,

**** *

Support Readiness Manager

Complaint Type: Advertising/Sales Issues **Status:** Answered

10/11/2017

I began receiving computer on-line services for computer security from AllClear ID, and to my knowledge NEVER signed up or agreed to any such service. I attempted to contact them via on-line to no avail. Then I received e-mails from them. Once they assumed I was a customer and/or had an account I immediately replied to PLEASE CANCEL any or such account, I did NOT want their services. I then received a reply from them that "They CANNOT cancel an account via "On-line" and that I would have to call them. I AM A NEAR DEAF VETERAN! I currently cannot communicate by phone.



Response

11/06/2017

Our support supervisor ***** reached out to Mr. ***** and resolved his concerns. Mr. ***** was under the impression we were a different company he had dealings with. Jaime explained how he had our services and Mr. ***** thanked us for following up and decided not to cancel his account.

Let me know if you have any additional questions or concerns.

Thank you,

**** *

Support Readiness Manager

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Identity Theft Companies Reviews

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AllClearID Review: Is it Legit? Is It Worth It? Or is it a Scam?

EPF Last Update: January 25, 2020

Before reading this post:

REVIEW BEST 10 IDENTITY THEFT PROTECTION COMPANIES 2020 ([HTTPS://WWW.ELITEPERSONALFINANCE.COM/BEST-IDENTITY-THEFT-PROTECTION/](https://www.elitepersonalfinance.com/best-identity-theft-protection/))



For those of you shopping for identity theft protection, you might look at the different offerings and determine that the costs are not really worth it.

Here comes AllClearID with FREE identity theft protection for you or your family.

What Is AllClearId, are They Legit or Scam?

All Clear ID is an identity theft protection suite that offers both consumer and business protection. Formerly known as Debix, All Clear ID is located in Austin, TX.

They currently have a BBB rating of A. They tout company values, such as integrity, customer service, pride and ownership.

They believe that basic identity theft protection should be free to all people who need it. Identity theft is a huge problem for people and families, and there's no reason why they should have to pay to be alerted if someone tries to steal their identity.

But, are they really practicing what they preach?

AllClearID Reviews: What Are People Saying?

On their website, they list a variety of testimonials. They rave about their service, claiming that they are all very pleased. They say that the operation is well-run.

They also express satisfaction in the voice-detection service used for contacting support.

However, we must look at the critical reviews to determine whether or not the service is truly worth it.

One of the biggest concerns is about how, compared to other services, AllClearId is not as comprehensive in its monitoring. It only monitors basic credit information and does not look at public records, medical insurance information, criminal records, or sex offender registries. Therefore, it does not protect against all types of identity theft, nor will it be helpful in all circumstances.

Since \$15/month is standard for many types of protection offered by many of the top companies, one would generally expect a little more than what they offer.

However, you should not read these reviews and form your opinion entirely on them. Fortunately, here at Elite Personal Finance, we have compiled the complete list of features that this company offers for their different packages.

AllClear Basic: FREE Identity Theft Protection

AllClear's Basic package is not advertised on their website. However, you can sign up for it through the website, and it is very easy.

Simply go to the AllClearId website, click "Sign Up", and switch the "Pro" package to "Basic". There, you will see that it costs \$0.00 per month.

However, the free package only includes identity theft repair and restoration: it does not include fraud detection, credit monitoring, alerts, or immediate support. It also does not include any insurance: any out-of-pocket costs with repair will have to be paid.

You should get this package if you want protection from identity theft and an option to restore it if you end up getting it stolen.

Otherwise, it is recommended to get more comprehensive paid packages, especially if you feel like you have something to lose.

AllClear Plus: The Essential Package

AllClear Plus is not available to order on their website. It is only available from affiliates and businesses that offer it to their employees.

However, this package is reasonably comprehensive and offers a few different protection options, such as:

- **Fraud Detection:** If someone tries to take out a loan in your name, you will be alerted to the suspicious activity.
- **Phone Alerts:** You can get these alerts even on the go. They're promised to be safe and secure, as well.
- **Immediate Support:** You will be able to get support right away simply by picking up the phone.
- **\$1 Million Identity Theft Insurance:** You will be allowed \$1 million in coverage for out-of-pocket costs associated with identity theft restoration.

As stated before, this package is only offered by businesses, and not by All Clear ID directly. You might get this type of protection if you bought a larger package from a different company, or you might get it from your employer. Typically you will not be paying up front for this.

However, there is a better package, at a reasonable cost, that can be purchased directly.

AllClear Pro: \$14.95/month Comprehensive Package

Unlike AllClear Plus, you can get this package directly from the AllClearID website.

This package offers a bit extra that the AllClear Plus package, but the extra offerings make all the difference.

These offerings, in addition to everything the Plus package has, are:

- Credit Monitoring: If there's a suspicious activity on your credit report, they will notify you of the activity.
- Lost Wallet Protection: if you lose your wallet, AllClear can help speed up the process of protecting your credit cards and health cards from being used.

AllClearID vs. Lifelock

Lifelock is one of the top recommended identity theft protection companies, rated typically either #1. They specialize in offering very comprehensive services for a cost that anyone can afford.

They have three packages: a \$10/month, \$20/month, and \$30/month package.

So, what's the same between the \$10/month Life lock package and the \$15/mo AllClear package?

- \$1 Million ID Theft Insurance: Both companies offer to pay out-of-pocket expenses totaling up to \$1 million.
- Identity Restoration Support: Both companies promise to help restore a stolen identity.
- Lost Wallet Protection: Both companies will help you cancel your credit cards and prevent harmful info from being stolen.
- Alerts: Both companies will alert you in case of potential problems.
- Immediate Support

What does AllClear offer in addition?

- Credit Monitoring: AllClear will monitor credit score activity at all 3 bureaus. Lifelock offers this, but only in their \$20/month and up package.

What does Lifelock offer in addition?

- Reduced Pre-Approved Credit Cards: Lifelock will help you stop those annoying pre-approved card offers and prevent mail thieves from getting access to sensitive

It is easily shown that the \$10 package alone is far more comprehensive than AllClear's \$15 package.

AllClearID vs. Identity Guard

Identity Guard is another top identity theft protection service provider. Their recommended suite is \$20/month, which is \$5/month over All Clear. However, they have a \$10/month service, called Identity Guard Essentials.

So, what do both companies offer? Let's compare AllClear Pro to Identity Guard Essentials.

- \$1 Million ID Theft Insurance
- Identity Restoration Support
- Lost Wallet Protection
- Alerts
- Immediate Support

Identity Guard's basic packages offers almost the same things as AllClear's best package! Similarly, All Clear ID offers credit monitoring, which IG does not.

However, IG offers the following in addition (and for only \$10/month):

- Victim Assistance: They will do their best to lower the stress of a stolen identity and will help you through a troubling time.
- Account Takeover Alerts: They will notify you in case someone tries to pose as you at a bank to get access to your bank and change your information.
- Black Market Monitoring
- SSN Monitoring: They will monitor activity on your SSN, which All Clear will not do. This is quite important!

As you can see, IG remains a better bet than All Clear, and it is \$5 per month cheaper!

Should I Get Free Identity Theft Protection?

Free identity theft protection is right for you if:

- You are a student and do not have an extensive credit history or a large budget
- You do not want to pay for the added services of protection, and prefer to resolve the issues yourself

It is very hard to beat 'free'. However, for just \$10/month extra, you could have more peace of mind and be reassured that your identity, in case of being stolen, is safe, along with your assets and your credit reputation.

(<https://www.elitepersonalfinance.com/wp-content/uploads/2015/08/allclear-id.jpg>)



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finance.com/10-tips-to-ensure-your-childs-identity-stays-safe/)

Privacy Guard Review: Honest Review of a Credit Report and Protection Service (https://www.elitepersonalfinance.com/privacy-guard/)

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Rhode Island Payday Loan Regulations

Legal Status	Legal
Interest Rate (APR)	261%*
Minimum Loan Amount	Not Specified

Debt

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Legal Status Prohibited

Interest Rate (APR) 6% APR small loan cap

Debt

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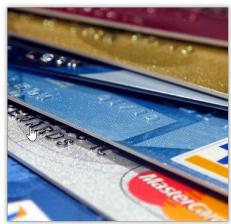
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February 18, 2020

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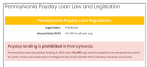
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AllClear ID

1.0 ★☆☆☆☆

[113 User Reviews](#)

4.6

Overall Score

[Compare](#)

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Company Details

Price	\$14.95/Month
Insurance	\$1 Million
Time in Business	16 Years
Number of Reviews	113
LAST UPDATED: FEBRUARY 14TH, 2020	

Founded in 2004 and headquartered in Austin, Texas, AllClear ID provides identity protection services to organizations, businesses, individuals, and families.

AllClear ID identity theft monitoring and credit monitoring services include identity repair, identity theft monitoring, phone alerts, AllClear investigator support, identity theft insurance, lost wallet protection, and ChildScan monitoring.

The company is also partnered with the National Cyber-Forensics & Training Alliance (NCFTA) to provide enhanced identity theft protection.

Top Ranked Companies

	#1 NortonLifeLock > 9.9 Overall Score 4.1 ★★★★★ (935)	View Profile Visit Site
	#2 IdentityIQ > 8.6 Overall Score 4.1 ★★★★★ (301)	View Profile Visit Site
	#3 Complete ID > 8.4 Overall Score 3.7 ★★★★★ (407)	View Profile Visit Site

The Good

- Monitoring Services
- Identity Theft Insurance
- CISSP Certified
- Simple Enrollment Process
- Resource Center

Monitoring Services

AllClear ID works to protect its customers' identities by offering a number of monitoring services, including monitoring of credit reports from all three major credit bureaus (Equifax, Experian, and TransUnion), financial account monitoring, social security number monitoring, and ChildScan monitoring.

If suspicious activity is detected, AllClear ID has the ability to place credit freezes and issue fraud alerts to the customer. In the event of child identity theft, AllClear ID will send an alert to the child's parent/guardian, conduct a full investigation, and will help repair the child's identity.

Identity Theft Insurance

If a customer of AllClear ID becomes a victim of identity theft, they will be covered by the company's \$1 million identity theft insurance policy, which reimburses customers for expenses and financial losses related to the theft, including up to \$10,000 in lost wages. AllClear ID also offers lost wallet protection services.

CISSP Certified

AllClear ID is a Certified Information Systems Security Professional. To earn this certification, companies must have several years of experience and pass the CISSP exam.

Simple Enrollment Process

The company does require customers (those who are 18 years or older) to enroll in order to obtain identity theft protection services including identity repair, however, the enrollment process appears to be fairly simple.

In terms of enrollment, potential customers, are asked to select a protection plan and create a profile. The initial enrollment form also has a section for consumers to add in a promotion code.

Those who are employed by businesses and organizations that have paid for AllClear ID's protection service can get full identity theft protection coverage that includes everything from credit report monitoring to data breach response protection and identity theft repair by enrolling with a company code.

Resource Center

AllClear ID's website offers an online resource center for that all website users can visit. This resource center covers topics revolving around fraud resolution, investigation, protection tips, child safety, credit, fraud alerts, online safety, tax fraud, and more.

The Bad

- Limited Recovery Services
- No Online Purchases
- No Antivirus Software

Limited Recovery Services

AllClear ID's restoration services are limited to financial identity recovery and lost wallet assistance. The company's identity theft protection service does not include medical, criminal, or tax identity recovery services to those who have fallen victim to identity theft.

Additionally, it is unclear whether or not AllClear ID has the policy to help individuals with pre-existing conditions or utilizes the limited power of attorney.

Limited Website Information

AllClear ID does not appear to provide enough information on its corporate website regarding its identity theft protection services. In order to obtain more information about AllClear ID's theft protection services, potential customers must fill out an enrollment form or reach out to the company directly.

No Antivirus Software

The identity protection company does not provide its customers with antivirus software to protect sensitive data on their personal computers.

Meanwhile, there are many other companies in the identity theft protection industry that do provide antivirus software to their consumers. Those interested in AllClear ID services should take this into consideration as they will have to purchase their own protective software if they enroll in this company's security services.

The Bottom Line

AllClear ID is CISSP certified, offers several monitoring services including credit monitoring, financial account monitoring, social security number monitoring, and ChildScan monitoring, and provides customers with up to \$1 million in identity theft insurance for lost wages as well as lost wallet services.

The company is also partnered with the National Cyber-Forensics & Training Alliance (NCFTA) and has a simple customer enrollment process. Additionally, AllClear ID provides customers with phone alerts and an online resource center.

Unfortunately, AllClear ID does not appear to provide potential consumers with much website information regarding its identity protection services. To obtain more information about the company's services, potential consumers have to fill out the enrollment form on AllClear ID's corporate website or contact the company directly.

Additionally, AllClear ID's identity recovery services are limited and the company does not provide customers with any antivirus or other protective software for any devices. Those interested in AllClear ID's services are encouraged to view recent AllClear ID reviews and ratings before deciding to enroll.

[View Best Identity Theft Companies](#)

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STAR RATING

1.0 ★ ★ ★ ★ ★

113 Reviews

REVIEW BREAKDOWN

5 ★	1%
4 ★	4%
3 ★	0%
2 ★	2%
1 ★	94%

SENTIMENT CRITERIA

Value for your money	★ ★ ★ ★ ★
Quality of product or service	★ ★ ★ ★ ★
Customer service	★ ★ ★ ★ ★
Company trustworthiness	★ ★ ★ ★ ★

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★★★★★ Amy Boren

October 9th, 2019

I got a free year due to a data breach. They have been great at notifying me when there is a concern. But they are usually 3-4 week behind the concerning occurrence. But other than that I think they do a great job.

★★★★★ Alyssa Boren

October 7th, 2019

We have received a free year after a data breach. They alert me when there are concerns but weeks after the event. A little slow in contacting me I feel.

★★★★★ Linda Lee Leder-Yates

March 13th, 2019

Do Not Use ALLCLEAR! What's clear about it is there a scam company telling me that they had a security breach with HAP insurance and that my information may have been breached with a bunch of possible outcomes, they asked and verified my name ., the funny thing is that I don't have HAP insurance to begin with!, they asked me first to spell my name which I told them it was Linda and she asked me to spell it for her so I did and this is how I spelled it LINDEA(Really)... and then she verified that she seen me! (What????) Really somebody out there has spelt Linda that way ! Lol all they wanted to do is tell me they could sign me up for free and that all clear would be picking up the bill for one year., mighty nice of this company since the only thing clear about it is not to join this company! You're ALL CLEARly wasting your time and your money!

★★★★★ Thomas

May 29th, 2018

DETAILS ▾

They are very rude people, they offer fraud alert features that allow the customer to easily turn ON, but they do not make it easy for the customer if they need to turn off. The service seems very unhelpful.

★★★★★ CZM

March 29th, 2018

I also got an offer because of a breach. Turns out I was registered with them from another one a few years ago. Obviously, they don't do their job because it only expired this past January and during the time it was supposedly in effect, I opened several credit card accounts. Never heard a thing from them! So when I called today to sign up, it took forever to answer simple questions and to ask if they purge or wipe your information after you leave them. Was transferred to their "fraud department" as sales person could only read back their policy info and couldn't answer the question properly.

They also only monitor one credit reporting service, so that's not very useful either. Long and short, I finally was transferred to a "fraud department" supervisor who said he had to put in a request to purge my information from their system. He offered to confirm via email and let's hope he does. I really don't want them to have my SS# or any information.



★★★★★ Andy

August 7th, 2017

★★★★★ Bert

May 29th, 2019

DETAILS ▾

Wish the number were lower. We have had All Clear Id since 2013 I think. They will send text messages. Here is our story. In November my credit card was hacked , they never called and when I called the rep says. Call your company and file a police report get a new card and you are good. So I did all this, thank goodness my credit card company helped me, it was hacked in California. Figured our worry was over. We heard nothing from all clear id. Then someone set up a account at ebay in my husbands name we closed it. Then a pay pal account was opened we closed it, then a pay pal credit account we closed it. Then they hacked our bank, our email and our att account. So I went to Equifax, my husbands SSN was sold on the dark web. He got a parking ticket no call, we went out of state use our credit cards we go the same place every year, they texted my husband, not me, we both used our cards. We signed up for life lock on Tuesday, on wed they called my husbands SSN was on the dark web, they are clearing that up, and monitoring his SSN the mess we have that all clear ID missed they are fixing. They called us and texted us to let us no that my husband got a parking ticket. So when comparing no you get what you pay for. We canceled All Clear Id. The best feature they have they are all nice on the phone.

★★★★★ Jennifer Anderson

May 16th, 2018

I was gifted free all clear service for 3 years. In that time I was promptly contacted if there were any issues. I open a few things during this time and I was always notified by email and phone of the activities on my account. Very professional.

★★★★★ Paul

February 5th, 2018

DETAILS ▾

OMG these people S^\$# I cannot for the life f me reach a human being either on line or have them call its all automated.

The fact that the US Govt contracted with these idiots should be investigated. It was free to me due to a data beach at my agency another non-quality beltway bandit outfit!

★★★★★ Andrei Shesternev

February 1st, 2018

I have a breach of guaranteed rate company. they provided free service for 2 years of allclear ID ... called 2 times to sign up ... spend an hour of my life ... first person could't turn on

Worthless. I got their service free because of a security breach at another company that had my credit card. In the meantime, someone applied to get a credit card in my name from California, even though I live in Texas. Apparently that wasn't enough to raise an alert. Thankfully the credit card company sent a confirmation letter to my address.

computer ... second could t navigate through web site ... filling was like I'm calling to fraud company ... not the company who protect from fraud

★★★★☆ James
January 23rd, 2017

I got this service free because of the anthem breach. I fell for the whole your identity is safe bull. About 6 months ago my identity was stolen 7 account in 4 states in the amount of roughly \$20,000! I monitor my credit through a free service and found the hard inquiries. I was livid when three days later I was notified that everything was fine and there was nothing to report. I still haven't received an alert or anything saying there is or was a problem. I even froze my credit through all three bureaus. I did receive an email today asking if I would like to buy their service. I'm amazed that they are still in business! I guess it is true there is a sucker born everyday! My suggestion is run from this service! Your better off going at it is on your own not to mention more protected.

★★★★☆ jackie murray
February 9th, 2017

Got a call today from All Clear to tell me there was new activity on my account...credit account opened at a certain bank. That happened 4 months ago. How is this going to help me?

★★★★☆ Frett Drett
November 11th, 2016

I have had two credit accounts fraudulently set up which I had to cancel myself. AllClear still has not informed me my info was stolen. This was over two MONTHS ago when the first one showed up.

They are completely bogus and their Pro product is simply an attempt to get more of your info for their own purposes. It may have changed, but their Privacy Policy gave them permission to use your info for marketing purposes.

★★★★☆ Lisa Ellram
November 11th, 2016

I did not think all clear was doing a great job because it notified me about my (legitimate) Macy's card application after about 3 weeks, when I had starting using it the first day and racked up hundreds of dollars! But months later, when someone else fraudulently applied for Barclay's card in my name, they caught it right away and called me/e-mailed until I responded. They got oin the line with Barclays and me, where we talked through everything, had the application stopped. They then advised me how to put aletrts in with all the credit agencies, sent all the paperwork, etc. I found this very helpful-- saved me tons of time & money.

★★★★☆ Dere
July 25th, 2016

difficult to cancel service

★★★★☆ Steve
July 15th, 2016

I have a poor hearing and do not want to be called. Everything they do is thru the phone calling when I'm not available to listen to their lengthy unclear phone calls. Cancelling their service require many hours going thru their useless website and getting multiple annoying phone calls. To this date I still could not cancel their services despite several requests

★★★★☆ Pete
May 10th, 2016

Their contract is onerous. I was never informed of the insurance limitations until after I asked questions about the claims process. They insist I speak with AIG and will not take responsibility for any claims. They are unable to fix my ID issues as promised. Prior to the contract they guaranteed it. Once I have requested it, they indicate it can't be done. My claim is sitting in their hands for over 5 months. They claim a \$1M policy, but there is no mathematical or logical way to achieve that. They only grant up to \$1000 for lawyers which in an ID theft situation can take 10s of thousands of dollars.

★★★★☆ Jonathan Birdsey
March 2nd, 2016

Received free protection from Anthem, but only covers one bureau. and would expire in May.

Received another free protection program from UCONN that covers all three, but would expire in February.

Been with them 9 months and only received 3 monthly reports which I had to personally request. I get faster alerts from other sources than AllClear ID. Will not provide a clear path for a resolution on any of their processes. When I asked to correct issues with the IRS they had to go "find" someone who knew something about it. When I spoke to AIG it took at least 30 minutes for them to even understand that they had a policy with AllClear ID and that I had a claim filed. No one out of 4 people could provide me a status of when it would be paid.

Would not give the better program through February, and then let me switch back to the Anthem program through the remainder of the time.

Seems All Clear is being compensated for their service by two different companies, but won't provide the services they have been compensated for.

Their notifications are junk, and out of date. Certainly wouldn't give my money to them after the subscriptions provided to be expire.

★☆☆☆☆ Dave Asheroff
February 9th, 2016

Just cancelled my account with all clear.

USELESS

They just called me with info that was 3 months old, and acted like interrogation experts.

In speaking to me, I was treated like I was a scam artist.

Use a more reputable company if you feel the need to need this kind of service.

★☆☆☆☆ SE
November 10th, 2015

I am registered with All Clear Pro and had not received one notification regarding credit applied for with my identity. The agent at ALL CLEAR ID was less than competent. so I asked for a supervisor. I was put on hold and then this same person comes back and said she has been waiting long enough for a supervisor and can't help me any longer and that someone will call me back.. I told her I would hold and she says she has been on hold long enough for a supervisor and that she can't hold any longer. Got no where!!! Not worth the expense to have this company protect your lawn!!

★☆☆☆☆ Phil A
September 1st, 2015

Because Transunion was the first to post the fraudulent inquiry, I was notified the same day. I got AllClearID free due to the Anthem BCBS Breach.

My primary complaint is that there is no case agent assigned (no one I can call) and I am pretty much on my own with no help.

I receive one call (Caller ID said "unavailable") but the caller's accent was foreign and was impossible to understand. They left an number to call back.

Even the paperwork sent to me after I reported the ID Theft has no name nor number for me to call with questions.

Definitely would not renew with them after the free period.

★☆☆☆☆ D
August 5th, 2015

Signed up for the free service after the Anthem breach. I got a few All Clear emails and then the day after I had a credit pull for new cell service I received an account activity report. After jumping through hoops which are too comical to go into I still haven't found out what the recent activity was. Online or customer service it makes no difference, they have provided me with no useful information. I'm angry and this service was free, imagine if I paid for this. What a joke of a company. Compare these reviews with the reviews on their web site.

★☆☆☆☆ Nancy Rowe
July 27th, 2015

Ridiculous. After multiple emails, phone calls, and visits to their website, I am frustrated. Their phone answering system cannot recognize keyed-in numbers. Their website doesn't recognize my new password. I spent over 20 minutes simply trying to find out what the new message was--it turned out that All Clear finally noticed I set up a new mortgage--several months ago.

★☆☆☆☆ Tom Hayes
July 22nd, 2015

They are a scam, IMHO.... They take money, give little, no, poor service. When an alert did arise, they were not available... They were 'closed'. I was in Europe, no phone, no way to find out what was up. Lousy service, to cover for Home Depot's oops..... This Bo Holland CEO... figured out how to make a bunch of money online.....

★★★★★ Tony

July 17th, 2015

The user interface does not provide dynamic information. Alerts come in via phone. I opened a new account a month and a half ago. It took All Clear about 3 weeks to notify me of this activity. I have now been notified three times of this "new" account.

There are better offerings -this is better than nothing

★★★★★ Anonymous Customer

July 20th, 2015

Monitors only one credit bureau. Notification is not timely, customer service experience is very awkward. Notification mechanism (voice mail to phone, call back, etc) is like a wild goose chase.

All of these are deterrents to service.

Compared to other choices available, this service is not worth paying for.

★★★★★ K

July 8th, 2015

We received notification from AllClear ID back in March that our child may be an identity theft victim. We followed their instructions and immediately sent in all of the requested documents to allow Transunion/AllClear ID to investigate the situation further...but it all goes cold from there.

AllClear ID told me that TransUnion handles these investigations and I should hear from them with updates on our case. When I didn't hear from them, I called TransUnion directly. TransUnion said they can not help because they utilize a company outside the US called Serco Global to work as their ID Restoration Specialists. I was told I had to speak with their Serco Global reps for any updates on our case.

Serco Global is of no help though either. When you call their number (1-888-248-1987), you get a strange automated message that identifies the business as AllClear ID and says something like 'unfortunately we have been unable to reach you at the phone number you provided'...you can then go ahead and leave them a voice message after this outgoing message ends but there are no options to stay on the line and speak to anyone. The return calls (when I actually got one) would come the next day from a Serco Global rep outside the US (speaking pretty broken English).

Each time Serco Global decided to return my call, I would be given some promise of action. Sometimes they would say things are being mailed to me and I should have it in a week and sometimes they'd say they'll look into things and call me right back -but then never do.

After Serco Global stopped returning my calls altogether, I began calling AllClear ID again directly. Each time I spoke to the AllClear ID reps, they'd tell me they're escalating our case and an AllClear ID supervisor will call me back in X number of days (I've never received any such return calls and it's been at least a month since our case was supposedly "escalated").

I could go on and on but I think you get the idea. You're very much on your own with AllClear ID. That should be their tagline

★★★★★ Dave Knoblock Sr

July 15th, 2015

The "alert system" is so user UNFRIENDLY!! After three phone calls to try to get information about an "alert", They finally told me of a new loan account that had been set up. The account IS legit, but it was set up about a month ago. Someone could have set up loan in my name falsely and I would NOT have known for about a month!! NOT very good "service"!! I could NOT recommend All Clear to anyone!

★★★★★ Etta Warman

June 24th, 2015

This company belatedly emails me whenever I used my credit card. I also got them free from Home Depot.

Yesterday, I had a voice mail saying,"Christine Torres, this is the Dallas. County Court System and a civil and criminal summons will be issued for you this week. We are calling to verify where you would like to be served. The summons will tell you the time (message ran out)."

I pressed Call Back on my iPhone (my name is not Christine Torres - not even close!) , and the callback was answered by AllClearID! The callback number (855-434-8077) is the number they provide to call if you have problems.

I agree that a class action should be filed. AllClear is not a good company (although I feel sorry for the customer reps) and if they are pretending to have Court System Summons, that's some pretty serious fraud. The rep said they must have been impersonated by someone using that number! How secure is that?!

I think they'll fake summonses to get scared folks to call, as their customers from the Home Depot breach are about to expire.

Just terrible and unethical. I feel less secure now that before I signed up for this "service".

★★★★★ SP

June 18th, 2015

★★★★★ Steve

June 8th, 2015

ZERO

Similar story to many others. Following the Anthem breach I was able to sign my family up with minor difficulty. A month or so later they flagged suspicious activity on my minors SSN that they could not discuss with me. The told me that I would be contacted by Transunion within a week, and a fraud specialist would be assigned to our case. A month later I called to find out why I hadn't heard anything. I was told that Transunion was backlogged and they would move my claim to the top, I would hear shortly. After not hearing anything, we are three months into this. As of my call to them today, they have changed the protocol for dealing with activity on a minors account. They did so without notifying me. I full expect they are going to change the protocol for the next 2 years until anthem is done paying them.

I have email correspondence from this entire process. The customer rep I spoke with this time was flat out lying to me. When I called him on it and referenced the emails that I have in hand, he said that it was my fault for not following the instructions properly. The original instructions state that a Transunion rep would be in contact with me. Now I am being told that I have to send a bunch of personal information about myself and my child to Transunion by certified mail. This will initiate the beginning of the investigation.

Basically you may as well run checks on yourself and your children on your own. It's basically the same end results with less frustration and less time spent on the matter.

WORTHLESS

I signed up for a new credit card 2 months ago & just received the notification of it yesterday. If this had been fraudulent, my new credit card would already be maxed out by a criminal by now.

When I called All Clear about this, they said that their policy is to report it to me within 2-8 weeks. What good does even 2 weeks late do. Criminals move faster than that.

Also the customer service rep from All Clear said that Credit Inquiries are reported within 24 hours. When I asked why they didn't tell me about the credit inquiry that I saw on my Experian from 2 months ago, she replied that they use Transunion exclusively. What good does that do? The criminals aren't limiting themselves to only attacking companies that use TransUnion.

★★★★★ Jeff

June 1st, 2015

ABSOLUTE ZERO

After my wife just setup account and used her voice to create a unique ID, I added my phone number and their system called me to verify it. I had to provide the voice print verification phrase - supposedly in my wife's voice. We don't sound anything alike but it accepted my voice anyway.

We also got this free from the Home Depot breach.

★★★★★ Seriously not Surprised

June 1st, 2015

AllClear ID/PRO company is completely overrated. I have the same horrific stories like everyone else. Athem recommended this company and it has been a journey to say the least. Supposedly AllClear ID found some suspicious activity under my minor child name. Once I received the request to submit mine and my child's personal information via U.S. mail to a Post Office Box. I called AllClear PRO 1 month after I mailed those documents to Trans Union. Did I get anywhere, absolutely not. I was supposedly speaking with investigators who are dedicated to assist you. I even had on of there investigators tell me that "my documents may have been intercepted, that is why they have no information that Trans Union received them", what!!!!!! I finally researched the internet and located a phone number to Trans Union and the representative provided me with my file#. Once he gave me my file number he then instructed me to call the Trans Union Fraud Victim line 1-800-680-7289. I provided my file number and the representative acknowledged receipt of what I sent them on 04/24/2015 and my minor child is under the fraud prevention alert until he is 18. Now why when I called AllClear PRO today there records do not show any response from Trans Union is beyond belief. Reach out to the VP of AllClear ID/PRO Jamie May, 823 Congress Ave, Suite 300, Austin, TX, 78701 regarding your dissatisfaction.

★★★★★ helpmenorm@gmail.com

May 28th, 2015

My medical insurance company was hacked and provided me with AllClear ID coverage.

Home Depot was hacked several months later and offered AllClear ID coverage.

When I submitted my request to All Clear they gave me a phone number to call saying that I was already enrolled but could extend the coverage. I called the number. After explaining the situation 3 times to the person who answered the phone, they got a supervisor who was pushy, did not listen, was condescending and said it was Home Depot's problem. She could not understand that All Clear told me to call them.

I'm sure I'm not the only person in this situation. The people answering the phones at All Clear have no idea how to handle it.

★★★★★ Doug

May 28th, 2015

Who did the write up on AllClear? I am part of the Anthem security breach and Anthem chose to use AllClear. All Clear blows huge chunks. I've had several ID issues including my minor child.

My issues:

first one on April 4

second one on April 17

third on May 17

I rec'd calls from All Clear, asked for and told an investigation has started. Only recently did an investigator (supposedly an investigator) call. Now, when I signed up, All Clear recorded my name and a security phrase. They tell you it WILL BE played whenever they call. And for each 'initial' call on the issues listed, they did play the recordings so I know it is All Clear. However, when this 'supposed' investigator called, no recordings. I was told they do not have that in their process. I insisted I need to verify their identity but all they did was press me for mine. I confirmed later via customer service a call was made but can't get them to engage. Appalling service.

My daughter has been breached on her ID. They asked me to send in several PII pieces of info like my state ID, copy of her SS card. All via snail mail (nice and secure right?). That was back on May 11. TransUnion called to see if I had questions. They were alarmed when I said I have no info on the breach. I mailed my info as requested but nothing further. All Clear was supposed to send me details of the breach and inform me a lock was placed on my daughters credit until age 18. I asked TransUnion if the lock is on and they replied no. They are waiting on me.

I've used a few of these credit monitoring companies and while I was not impressed with a couple, they look stellar next to All Clear who, in my view, look like they operate a clown car.

★★★★★ Richard

May 18th, 2015

Yet another Anthem breach victim here. All the other reviews match my experience. This is garbage. Anthem probably got this service cheap just so they could state that they protected their victims. This protection is a joke.

THE PROVIDED ALLCLEAR ID "PROTECTION" DOES NOT WORK. YOU ARE STILL VULNERABLE TO IDENTITY THEFT RISK BROUGHT ABOUT BY THE ANTHEM AND HOME DEPOT DATA BREACHES. IF YOU ARE TRULY CONCERNED ABOUT IDENTITY THEFT, YOU MUST BUY IT YOURSELF FROM A REPUTABLE COMPANY WITH YOUR OWN MONEY.

★★★★★ Some Guy

May 28th, 2015

AllClear takes several weeks to alert you AFTER an account has been opened. At that point it's way too late and the damage has been done. I will never ever pay for AllClear services as they are a cheap service that has no true protection notifications.

★★★★★ Giant

May 21st, 2015

Thanks Anthem for signing up with a total bottom feeder company! AllClear is pitiful. Put this stuff online so we don't have to suffer through pitiful phone methods. Have alert but can't get to it. Like so many other reviews their pitiful system doesn't recognize the phone number I entered. Even though I am looking at what I entered on phone LCD it says invalid area code. Tried cell phone. System recognized phone number I entered (yes same one I entered on land line). But still can't get to alert. WORTHLESS!

★★★★★ Ellen

May 21st, 2015

I am in the same boat JJ below with Anthem. I was notified my sons information is in trouble. They want me to send copies of SS card, birth cert. etc. I am so not comfortable with this. Where do you stand?
Thanks,

★★★★★ Pat

May 19th, 2015

Agree with everyone elses that was impacted by Anthem breach - AllClear is a joke and totally worthless. We need to get invovled in a class action suit against Anthem for a) failing to have safeguards even though their own IT team advised them of the need b) failing to provide appropriate protection for those impacted c) committing fraud by informing those impacted that they have 24/7 credit monitoring coverage. It is interesting them have protection for medical information and it wasn't impacted but couldn't extend it to all your personal data. Cheap, cheap, cheap.

Per AllClear they only use ONE credit bureau to search for activity: TransUnion. Hey there are THREE credit bureaus. What about those? They also subscribe to only do a once a month sweep. Costs too much to actually have daily

★☆☆☆☆ Jim E

May 18th, 2015

Terrible. A huge waste of time. There is conflicting info on Anthem site and AllClear site. Anthem says each adult must enroll individually. Apparently AllClear expects everyone to enroll on same form. Got a enrollment confirmation, non for wife. Called customer service who told me wife was manually enrolled, still no confirmation e-mail. Got phone call saying wife has allerts, I don't. Supposed to return call. The automated answer asked for last SIX of ssn. Yeah, I suspect phsing, but who knows??? Dismal!

monitoring hence the weeks before notifying of activity on account. AllClear has no means for you to access your alert without taking a day off from work to call them in person during their business hours. Completely worthless company.

★☆☆☆☆ JJ

May 12th, 2015

Terrible so far!

I was alerted to the possibility that my minor child may have been a victim of fraud. Since that alert, I've been running in circles and getting nowhere with this company.

They do not use just one main, verifiable phone number or mailing address. I eventually discovered that they outsource to a company called Serco Global and that company's reps barely speak English. One rep asked me for our address and then wanted me to spell out our state for him *sigh*.

I have to agree with the other reviews- I don't feel secure with my family's sensitive information in the hands of such incompetence.

Anthem touted that we would be taken care of by this company in the event of a problem. What a crock!

★☆☆☆☆ LD

May 4th, 2015

Agree with other reviewers, took us from Dec until March to get properly signed up; found out we had a 'potential' fraud situation and have been working ever since to try to get someone to tell us what that means. Finally got a letter from Transunion stating "we have taken steps to protect identity" why? what happened? when? by whom? No answers. And, what does it mean "taken steps"??? No answers are provided, just letters in the mail giving us more questions and confusion. Difficult to get anything but generic answers on phone. I will start phone calls again on Monday. I also agree with previous customers, AllClear phone support writes up problem, gives a problem/confirmation #, says to wait 3 business days for call back; call never comes; I re-call... (repeat process...) I almost feel less secure with all my personal information in their hands. I was hoping AllClear would be a stress reliever; it has been anything but... I hope this company and the process gets better. I wish I felt as secure as I was initially led to believe I would be.

★☆☆☆☆ Greg

May 4th, 2015

I receive a call and a text message telling me there is activity on my credit. It turns out I opened an account 5 weeks ago. That is not fast or quick at all. AllClear flunks its first test with me.

★☆☆☆☆ IF

May 1st, 2015

AllClear is not worth it (even if it's free). I actually feel less secure with my info in their hands. Just a few problems I have with them: They don't list a customer service email, just a phone number...we all know how fantastic it is to call a support line and speak with someone who doesn't have a clue. I recently received an email from them requesting additional information for my account...I tried to update the info (SSN) three times on their website, and in the process got numerous (at least 4) "we're sorry, try again" later messages at various stages, had to go through an exhausting login procedure each time which includes a phone call verification (and full number with an animated red circle displayed on the site), had my pin read out loud over the phone by their automated system (for anyone nearby to hear), and had my FULL social security number displayed on

★☆☆☆☆ Mark Regan

April 30th, 2015

This company is TERRIBLE. My private confidential data was stolen from my insurance company, Anthem, and Anthem paid All Clear ID to deal with me over THREE months ago and All Clear ID STILL refuses to provide any services whatsoever to me, even after my US Senator wrote a letter to Anthem on behalf of the 770,000 victims of the identity theft from my state. By not providing any services whatsoever to the 770,000 VICTIMS in my state, All Clear ID is making MASSIVE profits for providing NO services after being contracted by Anthem to do so. All Clear ID's employees refuse to properly identify themselves, refuse to connect callers to their supervisor on request, refuse to disclose the city they are in or their employer's corporate name and location or agent for service of process. Yet they

my computer screen for no less than seven minutes (for anyone nearby to see). Just in case you were wondering, no I never was able to update my account (maybe for the best). To add to this awesome experience, I tried replying to the original message for help...but it was a "donotreply" address of course, then I tracked down a previous email from them that had a convenient "don't hesitate to contact us directly at" and listed a support email address...I've tried that address twice, each time resulting in a "Mail Delivery System...delivery failed...Recipient address rejected: undeliverable address" message. Pretty impressive.

ask us VICTIMS for OUR social security numbers and addresses and date of birth and other personal information when we have NO CLUE who we are speaking to when they call us, or when we call them. They often hang up on me when I ask to speak to their supervisor. They have NO problem resolution department, no ombudsman, no customer service manager, no administrative liaison. The employees speak with foreign accents and are likely in another country as they apparently have never had any training in American call center industry "best practices" or active listening skills or problem resolution skills. This company is apparently an organized criminal enterprise engaging in deceptive practices on a massive scale. Even the NSA and CIA and White House will let you speak with a supervisor if you have a complaint about their employee -- NOT All Clear ID. There is NOTHING about this company that would merit even a 1 rating on a scale of 10. They are with absolute certainty worthy of a ZERO score. Anyone who would like to join in a class action lawsuit against this company and Anthem Health is welcome to contact me.

★★★★★ Mike and Mary
April 30th, 2015

This Company is a JOKE I have been trying to enroll my family for 3 weeks. Leave a message they will call you back in 3 days. Passwords to enroll DO NOT WORK

★★★★★ Oscar
April 28th, 2015

I received one year free membership to this company from Home Depot. Only three months later I was victim of Identity Theft, two accounts were opened under my name but I still keep receiving a monthly email from AllClearID "No suspicious activity detected". Really?! I have tried to search for a contact information and the only thing is a physical address in their website. No online or phone customer service? I had to do all by myself, contact the credit grantors, check my credit reports, file police reports, dispute discrepancies, etc. Incredible, what a ripoff. I will never pay this company for any kind of protection.

★★★★★ brreed@aol.com
April 29th, 2015

Unable to sign on to the website. I can enter name and password. Phone rings. I enter my 4-digit password. Am told "I didn't hear 4 digits". Called several times to report this problem but after several days it is still happening.

★★★★★ Tom Neff
April 20th, 2015

I got free service from Home Depot breach. Got an alert but it was painful trying to retrieve it. Their system didn't recognize my phone inputs. No option to retrieve from the Internet. I certainly wouldn't pay for this service.



We're on a mission to empower consumers to make the best decisions and connect confidently with companies that deserve their business.

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AllClear ID

1.0 ★★★★★

[113 User Reviews](#)

4.6

Overall Score

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Company Details

Price	\$14.95/Month
Insurance	\$1 Million
Time in Business	16 Years
Number of Reviews	113
LAST UPDATED: FEBRUARY 14TH, 2020	

Founded in 2004 and headquartered in Austin, Texas, AllClear ID provides identity protection services to organizations, businesses, individuals, and families.

AllClear ID identity theft monitoring and credit monitoring services include identity repair, identity theft monitoring, phone alerts, AllClear investigator support, identity theft insurance, lost wallet protection, and ChildScan monitoring.

The company is also partnered with the National Cyber-Forensics & Training Alliance (NCFTA) to provide enhanced identity theft protection.

Top Ranked Companies

	#1 NortonLifeLock > 9.9 Overall Score 4.1 ★★★★★ (935)	View Profile Visit Site
	#2 IdentityIQ > 8.6 Overall Score 4.1 ★★★★★ (301)	View Profile Visit Site
	#3 Complete ID > 8.4 Overall Score 3.7 ★★★★★ (407)	View Profile Visit Site

The Good

- Monitoring Services
- Identity Theft Insurance
- CISSP Certified
- Simple Enrollment Process
- Resource Center

Monitoring Services

AllClear ID works to protect its customers' identities by offering a number of monitoring services, including monitoring of credit reports from all three major credit bureaus (Equifax, Experian, and TransUnion), financial account monitoring, social security number monitoring, and ChildScan monitoring.

If suspicious activity is detected, AllClear ID has the ability to place credit freezes and issue fraud alerts to the customer. In the event of child identity theft, AllClear ID will send an alert to the child's parent/guardian, conduct a full investigation, and will help repair the child's identity.

Identity Theft Insurance

If a customer of AllClear ID becomes a victim of identity theft, they will be covered by the company's \$1 million identity theft insurance policy, which reimburses customers for expenses and financial losses related to the theft, including up to \$10,000 in lost wages. AllClear ID also offers lost wallet protection services.

CISSP Certified

AllClear ID is a Certified Information Systems Security Professional. To earn this certification, companies must have several years of experience and pass the CISSP exam.

Simple Enrollment Process

The company does require customers (those who are 18 years or older) to enroll in order to obtain identity theft protection services including identity repair, however, the enrollment process appears to be fairly simple.

In terms of enrollment, potential customers, are asked to select a protection plan and create a profile. The initial enrollment form also has a section for consumers to add in a promotion code.

Those who are employed by businesses and organizations that have paid for AllClear ID's protection service can get full identity theft protection coverage that includes everything from credit report monitoring to data breach response protection and identity theft repair by enrolling with a company code.

Resource Center

AllClear ID's website offers an online resource center for that all website users can visit. This resource center covers topics revolving around fraud resolution, investigation, protection tips, child safety, credit, fraud alerts, online safety, tax fraud, and more.

The Bad

- Limited Recovery Services
- No Online Purchases
- No Antivirus Software

Limited Recovery Services

AllClear ID's restoration services are limited to financial identity recovery and lost wallet assistance. The company's identity theft protection service does not include medical, criminal, or tax identity recovery services to those who have fallen victim to identity theft.

Additionally, it is unclear whether or not AllClear ID has the policy to help individuals with pre-existing conditions or utilizes the limited power of attorney.

Limited Website Information

AllClear ID does not appear to provide enough information on its corporate website regarding its identity theft protection services. In order to obtain more information about AllClear ID's theft protection services, potential customers must fill out an enrollment form or reach out to the company directly.

No Antivirus Software

The identity protection company does not provide its customers with antivirus software to protect sensitive data on their personal computers.

Meanwhile, there are many other companies in the identity theft protection industry that do provide antivirus software to their consumers. Those interested in AllClear ID services should take this into consideration as they will have to purchase their own protective software if they enroll in this company's security services.

The Bottom Line

AllClear ID is CISSP certified, offers several monitoring services including credit monitoring, financial account monitoring, social security number monitoring, and ChildScan monitoring, and provides customers with up to \$1 million in identity theft insurance for lost wages as well as lost wallet services.

The company is also partnered with the National Cyber-Forensics & Training Alliance (NCFTA) and has a simple customer enrollment process. Additionally, AllClear ID provides customers with phone alerts and an online resource center.

Unfortunately, AllClear ID does not appear to provide potential consumers with much website information regarding its identity protection services. To obtain more information about the company's services, potential consumers have to fill out the enrollment form on AllClear ID's corporate website or contact the company directly.

Additionally, AllClear ID's identity recovery services are limited and the company does not provide customers with any antivirus or other protective software for any devices. Those interested in AllClear ID's services are encouraged to view recent AllClear ID reviews and ratings before deciding to enroll.

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Are there any inaccuracies in this review? We take our accuracy very seriously and would love your feedback. [Give feedback here.](#)

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STAR RATING

1.0 ★ ★ ★ ★ ★

113 Reviews

REVIEW BREAKDOWN

5 ★	1%
4 ★	4%
3 ★	0%
2 ★	2%
1 ★	94%

SENTIMENT CRITERIA

Value for your money	★ ★ ★ ★ ★
Quality of product or service	★ ★ ★ ★ ★
Customer service	★ ★ ★ ★ ★
Company trustworthiness	★ ★ ★ ★ ★

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★ ★ ★ ★ ★ Eric Rogers

April 20th, 2015

great customer service however - I received an alert from All Clear about activity on my account - only to find out they had just discovered a new credit card account in my name - that I had opened 30 days ago. 30 days is not exactly "on the ball"

★ ★ ★ ★ ★ Johnny

April 20th, 2015

Home Depot breach no cost credit monitoring contractor AllClear ID; 855-252-0908 HomeDepot #1, AllClear ID #2. HomeDepot is liable for not qualifying the service contract. AllClear is fraudulently reporting payment activity (Transunion only) as "Monitoring". Like many reports here, I

★★★★★ Joan

April 17th, 2015

Useless, Anthem breach victims given one year for free, can't get through automated system. It does not "hear" the phone number you enter so you can hear your alerts!

★★★★★ Chris

April 15th, 2015

Absolutely horrible service. The system alerts you months after an inquiry via email, and requires a very frustrating log in procedure. Their website is useless. The computer system does not recognize entered phone numbers no matter how fast or slow you type them, and numerous requests for a changed password returned with the message "This data key is no longer valid". Useless.

★★★★★ FDR

April 14th, 2015

There registration computer doesn't work requiring multiple requests for some to activate service. They said this is a known issue. They don't know why and cannot troubleshoot. Solution is keep trying... it might go through.

★★★★★ Stephen

April 13th, 2015

Twice have received e-mail stating to call customer support about my account. Both times, even though my phone was good enough to call them, there system would not recognize the tones my phone gave out. Used my cell phone and both times it said "There is no activity on your account" Why send me an alert if there was nothing to report? Unable to find contact number to talk to a human being. This company is worthless. I would never have used them if I had to pay. Got them in the Home Depot breach. Get what you pay for!

★★★★★ Mike B

April 9th, 2015

I joined All Clear thru the Anthem BC hack. Enrollment was very easy. However, since my ID was stolen and used to file phony tax returns, i have not been able to get an All Clear investigator to call me (3 days). The Customer Support

opened a line of credit, made 1st payment, an many weeks later, got an alert. Current Home Depot ticket #54074851 on event. Phone call to AllClear, they hung up in defense, to my carefully thought challenge, "if I had not opened the line of credit myself, the thief would not make a payment, that triggered the alert, the line of credit would quickly be drained, hence AllClear's fraudulent service claim, no monitoring, just limited reporting/feed. I think a smart professional would easily pick up this case, these two company's should be made an example of, class action, on the publics behalf and current state of personal and financial information breaches everywhere. AllClear backed to wall, claims an original alert (somewhere), while HomeDepot is still reviewing, weeks later. My event claim, was posted on AllClear's customer support survey as well.

★★★★★ Dave

April 15th, 2015

This service is very poor and would not use this company. I get email alerts to call about problems call in on their system and told there is no problem. This happens over and over with no contact or resolution. I have been on hold over 30 minutes to talk to live person no one EVER comes to phone. No idea if there is an issue or just such poor process and zero customer support. Find better service.

★★★★★ Sam S.

April 13th, 2015

No matter how many times I enter my PIN the voice says "I did not detect 4 digits" then the voice sounds like a psychotic robot under water. I "believe" the alert was for an account I opened about three months ago but I have no way of knowing since alerts are not available online and they can't detect my phone.

★★★★★ Rob

April 13th, 2015

Constant e-mails and phone calls from AllClearID about activity on my account... but the only way you can get the details is for AllClearID to call you back on a registered phone. And that doesn't actually work. If you call the number in the e-mail, you're told they will call you right back... but that doesn't happen. Instead, you get a duplicate e-mail. If you try using their web site, it fails to dial your number. And the only option under "Support" is postal mail. This is obviously a bottom-feeder low-cost company used by big corporations that have been hacked and want to give lip service to identity protection. As a practical product, it's worthless.

people are very nice, but acknowledge that there enough staff to respond to the demand. Don't get your hopes up that Anthem or Blue Cross will help you out

★★★★☆ george ayres
April 9th, 2015

It's impossible to call allclear, no costumer support!!

★★★★☆ Bob F
April 8th, 2015

I signed up for this service for free via home depot in December. Back in January I got a new American express. Allclear did not contact me or notify me of the new account until 3/23/2015. That kinda sucks. Three months it took for them to notify me a new account had been opened in my name. I would not recommend this service.

★★★★☆ David
April 8th, 2015

All clear pro did not detect that my identity had been stolen to file a fraudulent tax return. It took me several days to find a number that I could call to let them know about this. The customer "support" person I got through to was remarkably poor, unsupportive, unempathetic and disinterested. Still waiting for a call back.

★★★★☆ Gil
April 6th, 2015

horrible customer service. When you finally get to talk to someone they tell you someone will call back. They give you a code so that you know the call back is from AllClear. Nobody ever calls back. I have spent too much time trying to fix a simple problem (they have my email incorrect so I cannot log onto all clear pro. These people are in business selling service to large companies that have had security breaches in order to pacify the customer who's info was stolen. They clearly don't give a hoot about individual users. stay away.

★★★★☆ Renee Hughes
April 3rd, 2015

AllClear's representatives gave me conflicting information as to when a fraud specialist would be calling me after the IRS informed us of fraud. To date no fraud specialist has called. Very disappointing.

★★★★☆ CM
April 9th, 2015

While registering I accidentally typed my phone number in wrong. There was no way to fix is online, so I called customer support. I don't want them calling a stranger about my identity! They said they would "escalate my request to change the phone number" and that someone would call me back. Two weeks later it had not been changed and no one had called me about it. I called them. They said they would "escalate my request to change the phone number." Apparently they are not able to contact the mysterious people who manage my identification information in their own system. I now feel that since they'd call a stranger about my identity information, my identity is LESS secure than before I signed up. That's some system they have there when you can't even change your basic identity info with the people monitoring your identification information.

★★★★☆ michaela
April 8th, 2015

I had my social security number stolen, contacted them, got a code and no one ever called back. I had to do everything on my own. I don't know why these people charge anything.

★★★★☆ Howard
April 8th, 2015

if there was a rating lower than 0, I would give them minus 10. 25 minutes on the phone being transferred 5 times then being cut off, a minus 10 is a good score. bye All Clear.

★★★★☆ ellen
April 6th, 2015

Customer service promised a call back from an inspector to fix a problem for us, in a few days, never got one. Called again and still waiting for a call back. Opened a new credit card and have no idea if and when they will call me with an alert! Wondering if this is worth anything at all? I gave them a 2 for the politeness of the representatives, but I want more than politeness from a company suppose to monitor my credit etc.

★★★★☆ Matt K
April 2nd, 2015

★☆☆☆☆ chuck

April 2nd, 2015

have a alert said they would investigate call me in 72 hrs. this was last week never got a call back,NOT GOOD.

It took 10 days for AllClear ID to see new credit opened in my name. My previous credit monitoring service reported new credit to me in a matter of hours. Now I'm told to call some number - Why not just send me details in the email? Looks like AllClear ID is way too slow to be valuable.

★☆☆☆☆ Dan

April 1st, 2015

Got this following the BCBS hack. In my opinion it is worthless. Logging on is difficult, and after you do there is absolutely no information available. I opened a new credit card account and never heard from them. So really the only service that might be provided is the million dollar insurance, although I am not overly confident that they would not wiggle out of payment in some way should I ever need it!

★★★★★ Tom Lawrence

April 1st, 2015

I am not sure why others are having problems signing up and verifying. I just signed up with an activation code from Anthem. I was able to sign up myself my wife and my inlaws with no trouble. So far so good.

★☆☆☆☆ Bill FL

March 30th, 2015

Unfortunately, no rating less than zero. Completely useless, Unable to get past the automated attendant. A check with the credit services show no unusual activity. Logging on is next to nearly impossible. Do not recommend this as any sort of credit security.

★☆☆☆☆ Gil Hollander

March 30th, 2015

Horrible customer service. There aren't any phone numbers listed on their site even though they say to contact them immediately if you have a problem. I have reached them by using the sign up number from Blue Cross. Three times I was promised a call back and given reference codes for the call authentication. Its been over a week and not one call. My issue is that the email i provided was entered incorrectly and I cannot log on. The call center cannot change this so like the previous review you just wait and fume over their lack of communication. Stay away.

★☆☆☆☆ M.Newton

March 27th, 2015

Worst !!!!! First off customer service representative are absolutely worthless at helping. I had an issue arise with creating a log on and have been waiting for a Week to have tech support call me back and still no call. I think it's absolutely ridiculous to have to wait around for them to call you esther than providing a number for you to call them and get your issue handled right then and there.

★☆☆☆☆ Troy Earnest

March 26th, 2015

Thought I'd add my recent experience to the list. After registering my account about a month ago (due to the Anthem hack), I needed to re-establish a credit line that was closed due to inactivity. Within a couple of days, I received an email from CreditKarma alerting me of "new activity." Since I knew I had done this, I thought nothing of it and deleted the email. TWO AND A HALF WEEKS later, I received an email from AllClear alerting me of "new activity" on my credit file. I called in, going through all the voice prompts and buttons to push to hear the same message CreditKarma had made me aware of long before. I find it very troubling that a free online credit score service is on top of activity faster than this one. My conclusion? By the time this company does get around to informing you of suspicious activity, your accounts will be AllCleared!

★☆☆☆☆ Erika Repka

March 26th, 2015

Not pleased with AllClear. When you log into your account, no information on your credit is provided. I cannot view my current credit accounts to determine if my identity has been compromised.

When you click "contact" link for assistance, you are just brought to a facts page. I believe this is poor service & am highly dissatisfied.

★☆☆☆☆ Michael Stine

March 25th, 2015

★☆☆☆☆ Mandi

March 24th, 2015

This by far the worst protection agency I have ever dealt with. First off you have to hunt and search for a number to contact about issues and then the customer service representative are absolutely worthless at helping. I had an issue arise with creating a log on and have been waiting for four days to have tech support call me back and still no call. I think it's absolutely ridiculous to have to wait around for them to call you esther than providing a number for you to call them and get your issue handled right then and there. After this I will not be renewing their service once time is up.

★☆☆☆☆ Christopher

March 19th, 2015

I got affected by the Anthem breach and was given this useless free account. Logging in does absolutely nothing. It doesn't show you any accounts. It also has the most annoying feature I've ever seen on any product in the history of the internet. When you log into your account it calls your phone and won't log you in until you enter a pin on the phone. It does this EVERY time.

★☆☆☆☆ QW

March 19th, 2015

Ironically, I never signed up for this service, however I Received an email today stating "thanks for completing your registration!" So theoretically, I could log in and view this person's information which they are claiming to protect... fortunately I am not looking to steal anyone's identity.... So seems like a terrible company to me.

★☆☆☆☆ bw

March 16th, 2015

After receiving an AllClear email alert, I followed the directions in the email and called the 855 number, but the robot answering system would not accept my phone number, even though I keyed it in three times.

Subsequently, I talked to two different people, both of whom were totally clueless about why I was calling, acting as if they had never even heard of an email alert.

I then sent an email requesting a phone call from someone who knows what the alert is about, and suggesting that they fix the robot problem, and also that they re-train the people who answer these calls.

From the content of the reviews here, it's obvious that AllClear has serious issues, and people should probably go elsewhere for fraud protection services.

I received a call from you saying there was an alert on my account. The automated system did not work and when I called the phone number that was left on my message, I was told someone would call me in 3-5 business days. This is terrible customer service. If there is an alert, I should have been told what it was immediately. I should not have to wait 3-5 days.

★☆☆☆☆ Danny

March 23rd, 2015

Glad to see I'm not the only one who things AllClear ID is worthless. I too thought that the web interface is extremely unhelpful, the service is slow to react, and the phone pin requirement is both antiquated and not even really secure against anyone that knows what they're doing.

I actually got a "hit" this week, and it was so ridiculous I actually laughed out loud. Here's the breakdown:

1. On March 18, 2015 I received the standard voicemail from AllClear ID: "You have one alert waiting for you. You may review this alert by calling 855-434-8077"

2. I dial said number, and am required to authenticate by entering my phone number. I do so, and the automated system hangs up to call me back on that number. (Minor annoyance, I get why they do that in case I'm spoofing the caller ID)

3. They call me back, they actually *don't* ask me for my pin (which I found quite hilarious and ironic considering they ask for it on every web login)

4. The message tells me that on February 23, 2015 (yup, almost an entire month prior) there was activity detected on my child's SSN. It doesn't tell me which child (I have two on the plan), it doesn't even give me the last 4 of the SSN, nothing.

5. Message tells me to Press 1 to speak with a security specialist. So of course I do.

6. After 10 minutes on hold, I hang up figuring I'll call back later when I have more time.

7. I try calling back later, but of course there's no alert on my account now, so I'm not even presented with the option of speaking to a specialist for the supposed activity on my child's SSN.

What a waste. I can deal with them being slow, I can deal with them having a unfriendly user interface, but seriously - if you're going to monitor anything at least give me some information I can use to further investigate! Don't make me go to other credit monitoring solutions to find answers. (By the way, for anyone with young kids, here's a great free starting place to determine if someone's used their SSN: <https://www.transunion.com/personal-credit/credit-disputes/fraud-victim-resources/child-identity-theft-inquiry-form.page>)

Ironically, by having such a large conglomerate as Anthem

★★★★☆ Chris

March 16th, 2015

The service does not work. We were affected by the Anthem breach and signed up via their promotional codes. I log in and I have no access to anything but my profile. Prior to Anthem pointing us to AllClearID I signed up with protectmyid.com. I recently got a new credit card and I have lenders pulling up my credit score for a loan. All of these events triggered alerts with protectmyid.com. All of this I can view and monitor with protectmyid.com. What did AllClearID trigger? Nothing. No text messages to my phone. No information after I log in to my account. This service simply does not work. My coworkers are reporting the same issue after enrolling in AllClearID since we all had Anthem.

giving all of its members from the past 9 years access to AllClear ID, it just exposes their terrible service to millions of already ticked off people. I can't see that working in their favor.

★★★★☆ Dino

March 12th, 2015

Absolutely horrible! They messed up my account upon creation by entering an invalid email address. I have made 5 phone calls talked to 8 people (2 were supervisors) and not one of them are able to correct the email typo they created! Inept. Incompetent. Incredibly poor customer service. There is no way they will be able to take care of any real fraud issue. Thanks Anthem for picking the worst of the bunch! Zero for Anthem as well!

★★★★☆ Michael Watson

March 12th, 2015

This is the poorest credit protection service that I have ever used. This site is not user friendly and just sends you in one loop after another. Forget this service. It DOES NOT WORK!

★★★★☆ Tyler

March 10th, 2015

Simple ineffective window dressing. Their function is not to protect the consumer. Their function is to protect their corporate clients who hire them. They are the low bidder when an incompetent corporation (Anthem for instance) loses private information for millions of consumers.

★★★★☆ Joe Dwyer

March 4th, 2015

Terrible Service. Contact contact them on the phone. Not user friendly. Don't use them. You will be disappointed!!!!

★★★★☆ Adi M

February 27th, 2015

I did get alerts where there is any activity with credit report. But the customer service is worst. I think they have qualification to select for this job, that qualification is "speak with "nonsense". Total crap. I did not pay for this service, but I had no other choice I am forced to use this service due to latest data breach from Target and Anthem

★★★★☆ David

February 24th, 2015

These guys are the WORST. Good luck if you have to call them and talk to someone, been online for over 90 mins. DO NOT PAY for this service!

★★★★☆ Bud Fox

February 12th, 2015

Allclear does not monitor your credit so if somebody steals your credit you are out of luck. Worst company I've seen out of them all and there are a lot of them. I got this free with the Home Depot BS and Allclear is the BS. I still don't know what they do to protect me. I suspect nothing but collect a fee from Home Depot for a useless service.

★★★★☆ David

February 2nd, 2015

Worst service ever. It took 2 weeks for them to call and tell me about an account that I opened. When I asked AllClear why it took so long, I was told it could take 2 - 8 weeks for them to let me know cards were opened in my name. Two weeks is a long time 8 weeks is worthless.

★★★★☆ MarkS

January 30th, 2015

★★★★☆ rob

January 30th, 2015

Have all clear id, complements of the home depot hack over the summer. Credit card was used in India, even though I still possess my card, all clear never picked up on this. Also there are no reports to review, only an email from time to time telling me everything is good to go. I think the company is bullshit, and was used to make consumers feel safe.

I got this free because of the breach at Home Depot.

Nonetheless, on November 8 someone made three charges totaling \$18,000+ on my credit card in France. The third charge was even over limit. They attempted a fourth but it was denied.

AllClearID never sent an alert.

What a joke!!

★☆☆☆☆ David

January 28th, 2015

This is the worst protection company ever. The mobile app will keep knocking you off until you try 5 times. Then it won't even let you try. After you enter your pin number it automatically closes. You never get to the site. Total Garbage!!!

★☆☆☆☆ Maureen

January 28th, 2015

AllClearID NOT!!

Today ironically on the same day they sent us our monthly fraud detection report, we had 6 illegal credit card transactions 5 to Blizzard Ent, whoever they are? We have had to inconveniently shut down our card.

★☆☆☆☆ Roger

January 23rd, 2015

I applied for a credit card. It was issued and I have been using it for over 5 weeks. I just now received an alert from all clear letting me know that there was activity. Gee a month and a half????? So let me get this right. If someone did take out a credit card using my identity I wouldn't know about it for another month and a half? Unacceptable!

★☆☆☆☆ david L

January 15th, 2015

This company is failing people who most need assurance. When I went to sign up for Homedepot's secondary or extra protection, everything I typed was entered on the form BACKWARDS! So when I contacted them, they blamed it on my device. I told them I have never had a single problem before, and I tried three different browsers. Also, the Shellshock bug was going around at that time, so I asked if their systems had been patched yet, and they were completely oblivious to this severe security threat. What a joke this company is.

★☆☆☆☆ David

January 9th, 2015

Every time you try to sign in, it closes on you. There are better sites out there, I'd not recommend this one.



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AllClear ID

1.0 ★☆☆☆☆

[113 User Reviews](#)

4.6

Overall Score

[Compare](#)

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Company Details

Price	\$14.95/Month
Insurance	\$1 Million
Time in Business	16 Years
Number of Reviews	113
LAST UPDATED: FEBRUARY 14TH, 2020	

Founded in 2004 and headquartered in Austin, Texas, AllClear ID provides identity protection services to organizations, businesses, individuals, and families.

AllClear ID identity theft monitoring and credit monitoring services include identity repair, identity theft monitoring, phone alerts, AllClear investigator support, identity theft insurance, lost wallet protection, and ChildScan monitoring.

The company is also partnered with the National Cyber-Forensics & Training Alliance (NCFTA) to provide enhanced identity theft protection.

Top Ranked Companies

	#1 NortonLifeLock > 9.9 Overall Score 4.1 ★★★★★ (935)	View Profile Visit Site
	#2 IdentityIQ > 8.6 Overall Score 4.1 ★★★★★ (301)	View Profile Visit Site
	#3 Complete ID > 8.4 Overall Score 3.7 ★★★★★ (407)	View Profile Visit Site

The Good

- Monitoring Services
- Identity Theft Insurance
- CISSP Certified
- Simple Enrollment Process
- Resource Center

Monitoring Services

AllClear ID works to protect its customers' identities by offering a number of monitoring services, including monitoring of credit reports from all three major credit bureaus (Equifax, Experian, and TransUnion), financial account monitoring, social security number monitoring, and ChildScan monitoring.

If suspicious activity is detected, AllClear ID has the ability to place credit freezes and issue fraud alerts to the customer. In the event of child identity theft, AllClear ID will send an alert to the child's parent/guardian, conduct a full investigation, and will help repair the child's identity.

Identity Theft Insurance

If a customer of AllClear ID becomes a victim of identity theft, they will be covered by the company's \$1 million identity theft insurance policy, which reimburses customers for expenses and financial losses related to the theft, including up to \$10,000 in lost wages. AllClear ID also offers lost wallet protection services.

CISSP Certified

AllClear ID is a Certified Information Systems Security Professional. To earn this certification, companies must have several years of experience and pass the CISSP exam.

Simple Enrollment Process

The company does require customers (those who are 18 years or older) to enroll in order to obtain identity theft protection services including identity repair, however, the enrollment process appears to be fairly simple.

In terms of enrollment, potential customers, are asked to select a protection plan and create a profile. The initial enrollment form also has a section for consumers to add in a promotion code.

Those who are employed by businesses and organizations that have paid for AllClear ID's protection service can get full identity theft protection coverage that includes everything from credit report monitoring to data breach response protection and identity theft repair by enrolling with a company code.

Resource Center

AllClear ID's website offers an online resource center for that all website users can visit. This resource center covers topics revolving around fraud resolution, investigation, protection tips, child safety, credit, fraud alerts, online safety, tax fraud, and more.

The Bad

- Limited Recovery Services
- No Online Purchases
- No Antivirus Software

Limited Recovery Services

AllClear ID's restoration services are limited to financial identity recovery and lost wallet assistance. The company's identity theft protection service does not include medical, criminal, or tax identity recovery services to those who have fallen victim to identity theft.

Additionally, it is unclear whether or not AllClear ID has the policy to help individuals with pre-existing conditions or utilizes the limited power of attorney.

Limited Website Information

AllClear ID does not appear to provide enough information on its corporate website regarding its identity theft protection services. In order to obtain more information about AllClear ID's theft protection services, potential customers must fill out an enrollment form or reach out to the company directly.

No Antivirus Software

The identity protection company does not provide its customers with antivirus software to protect sensitive data on their personal computers.

Meanwhile, there are many other companies in the identity theft protection industry that do provide antivirus software to their consumers. Those interested in AllClear ID services should take this into consideration as they will have to purchase their own protective software if they enroll in this company's security services.

The Bottom Line

AllClear ID is CISSP certified, offers several monitoring services including credit monitoring, financial account monitoring, social security number monitoring, and ChildScan monitoring, and provides customers with up to \$1 million in identity theft insurance for lost wages as well as lost wallet services.

The company is also partnered with the National Cyber-Forensics & Training Alliance (NCFTA) and has a simple customer enrollment process. Additionally, AllClear ID provides customers with phone alerts and an online resource center.

Unfortunately, AllClear ID does not appear to provide potential consumers with much website information regarding its identity protection services. To obtain more information about the company's services, potential consumers have to fill out the enrollment form on AllClear ID's corporate website or contact the company directly.

Additionally, AllClear ID's identity recovery services are limited and the company does not provide customers with any antivirus or other protective software for any devices. Those interested in AllClear ID's services are encouraged to view recent AllClear ID reviews and ratings before deciding to enroll.

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STAR RATING

1.0 ★ ★ ★ ★ ★

113 Reviews

REVIEW BREAKDOWN

5 ★	1%
4 ★	4%
3 ★	0%
2 ★	2%
1 ★	94%

SENTIMENT CRITERIA

Value for your money	★ ★ ★ ★ ★
Quality of product or service	★ ★ ★ ★ ★
Customer service	★ ★ ★ ★ ★
Company trustworthiness	★ ★ ★ ★ ★

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★ ★ ★ ★ ★ emilio

January 6th, 2015

I got this company thanks to Home Depot in Sept.14, since then they have never asked me for any personal information aside from my home phone number. I would like to know how can they protect any of my

★ ★ ★ ★ ★ Mike Bruemmer

January 6th, 2015

I have never received an alert from this service when other services have provided me pro-active notifications.

accounts if I have never given them any information.

Their website is useless, it shows no activity nor information about your account.

★★★★☆ Sandy

December 29th, 2014

My husband and I signed up under The Home Depot plan. My husband got notification about an alert on his account. We called in and it was from when we leased a car 3 months ago! When the rep said what it was I said that was three months ago. He said it takes 4-6 weeks. He said they received the alert on Dec. 9. I never did receive a notification about the alert though when we called in it was on both my name and my husbands. So we leased the car on Sept 24, they receive the alert on Dec 9 and don't contact us until Dec 24! That's timely!

★★★★☆ michelle

January 6th, 2015

Signed up after home depot breach. Some guys in Russia are having a blast using all my credit card information all week and I was not notified by ALLCLEAR- pretty useless

★★★★☆ Ed R

December 22nd, 2014

Signed up through Home Depot. They can't establish alerts because they cannot verify my phone number. I only have cell phones so of course they are not going to find my phone number. When I tried to call their Customer Support I was put on hold for 8 minutes and then I hung up.

★★★★☆ Michelle L

December 16th, 2014

Just lost my whole review so I'll make this one simple... ALL CLEAR ID SUCKS and discriminates against the hearing impaired.

★★★★☆ John Rice

December 16th, 2014

I signed up for this service since it was free from Home Depot. We applied for a mortgage and it never alerted me, even though we know there was an inquiry against my credit report. It's actually worse than useless because you think you have protection when you have nothing.

★★★★☆ hmmh53

December 9th, 2014

The service is awful. I received a free identity protection and credit monitoring through the Home Depot as a part of their identity protection plan. I have not received any benefits from them during the last 4 months. The alert is supposed to work but seems failing. I purchased a house last month with a mortgage of about \$400k but they didn't detect it. There has been several queries to my credit when applying for the loans, but no alert from AllclearID. Talked to the customer service in this regard. They said the secondary phone # is missing in my account, this is why!! Are you serious? A loan of \$400k has been charged to my account and you avoid to inform me because of a missing secondary phone no? Why didn't you inform me earlier that a secondary phone is required!! I logged in to my account later, no place to add a mandatory secondary phone number. You can just add few extra phones but optional.

★★★★☆ Jake Rubin

November 24th, 2014

Horrible, horrible, and horrible.....just as all the others have reviewed about delayed credit response. Would love the media to get ahold of this story and run with it. HD is such a joke using this company. I don't know who I am more PO at HD or this joke of a company.

★★★★☆ HP

November 20th, 2014

I opened a new loan 3 months ago and a credit check for a new utilities account. NOT a peep from them. Completely useless. Experian alerts informed me, but Clear Id is useless.

★★★★☆ HP

November 20th, 2014

I've been with them for 6 months now and STILL CANNOT establish credit monitoring because they can't find my phone number (which I've been using for 10 years!). I really wonder

★★★★☆ Tracy French

November 14th, 2014

Horrible Service. I signed up fine no issues there. Then I applied for a store credit card around 10 AM on Tuesday. Never heard anything all day Tuesday. I called the next day, Wednesday and asked what the deal was. They said they

if they can't determine my phone and can't establish credit monitoring what kind of "real" fraud monitoring they can do - they can't even verify the real stuff.

★★★★★ Robert N.
November 13th, 2014

Worse than nothing. Literally took six phone calls to set up, and though it never really worked right they assured me it was fine. So last month I applied for a new credit card, got it, and recently started using it. Not a word from AllClearID. Like I say, worse than useless, as they might give you the impression they are actually protecting you.

were aware of the account being opened and could see a pending alert. I asked when I should expect an alert and they could not answer that but did tell me they go out in batches of 1000. They said to call back tomorrow, Thursday afternoon if I still did not get one. So today, Thursday I call back and they were surprised that they I still have not received an alert. They said not that it's an excuse but since the Home Depot deal they have so many alerts going out that their systems could not handle them all in a timely manner. That is garbage. So they just got a ton of business from Home Depot paying for 10s of thousands (if not more) of subscriptions but their infrastructure can't handle the volume? What good is this? If I was a fraudster who opened that credit account it would be completely drained by now three days later. At least I am not paying for the service because if I was I would cancel immediately.

« 1 2 3 »



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